

The NATIONAL UNDERWRITER



*"but how could he embezzle—
he never handled any money?"*

HOW? Many employers do not understand—yet, in a surprising number of cases, serious losses are caused by employees who handle no cash, but who misappropriate stamps, supplies, merchandise and other property. Employers pay a high price for their failure to understand the hazards of embezzlement—particularly those which grow out of one all-important fact.

That fact, startling to many, is this: Embezzlers are not criminal types. A recent analysis of 1,001 actual cases shows that the vast majority are normally honest men and women—tried and trusted employees—who have weakened under pressure of personal emergencies, "borrowed" from their employers, found themselves unable to repay, then continued to take more.

So long as employers trust to their own estimate of human character to protect them against the possibility of employee dishonesty, just so long will employee defal-

cations continue to exact a ruinous toll from business, penalizing it to the extent of more than \$200,000,000 a year, actually causing more losses than fire.

Widening Your Market for "Fidelity"

Advertisements similar to this one, in *Time* and other publications, are telling business at large about the hazards of embezzlement, about our new book, "1,001 Embezzlers," and about the new, simplified Fidelity Bond forms of the U. S. F. & G.

Don't let any employer among your clients suffer a loss through embezzlement—and then wake up to discover that *you could have protected him*. Take advantage of the public interest aroused by our magazine advertising. Use "1,001 Embezzlers" book and the new, simplified forms to help you write new Mercantile Fidelity business. There are plenty of opportunities to sell *Fidelity* among the employers in your own files.



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WITH WHICH IS AFFILIATED
Fidelity & Guaranty Fire Corporation
HOME OFFICES: BALTIMORE

Consult your Agent or Broker as you would your Doctor or Lawyer

THURSDAY, JUNE 10, 1937



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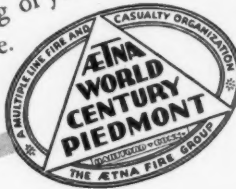
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you buy OLD LINE
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When you insure your property in an Old Line fire insurance company you do it at a reasonable rate. (For years the trend in rates has been decidedly downward).

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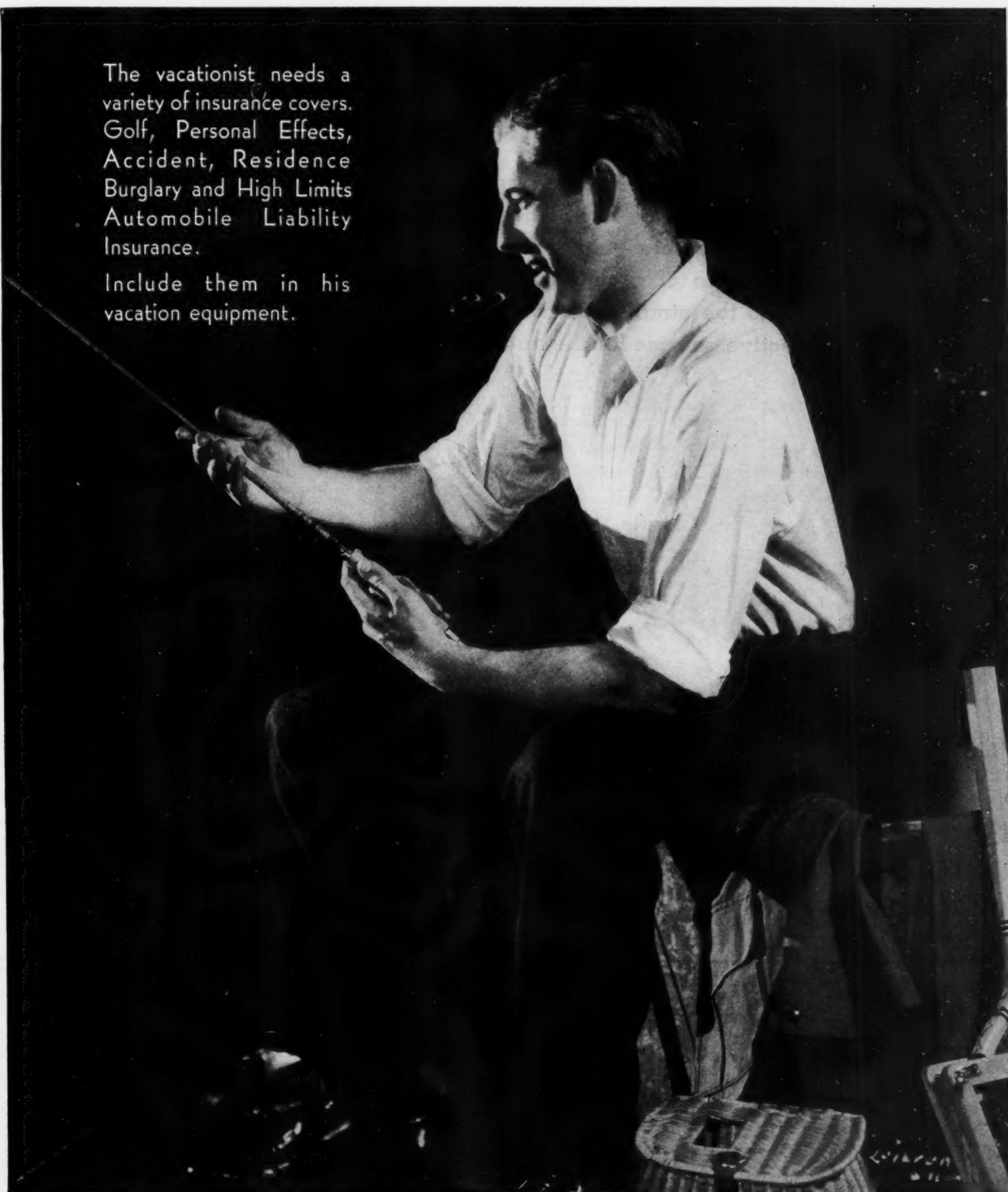


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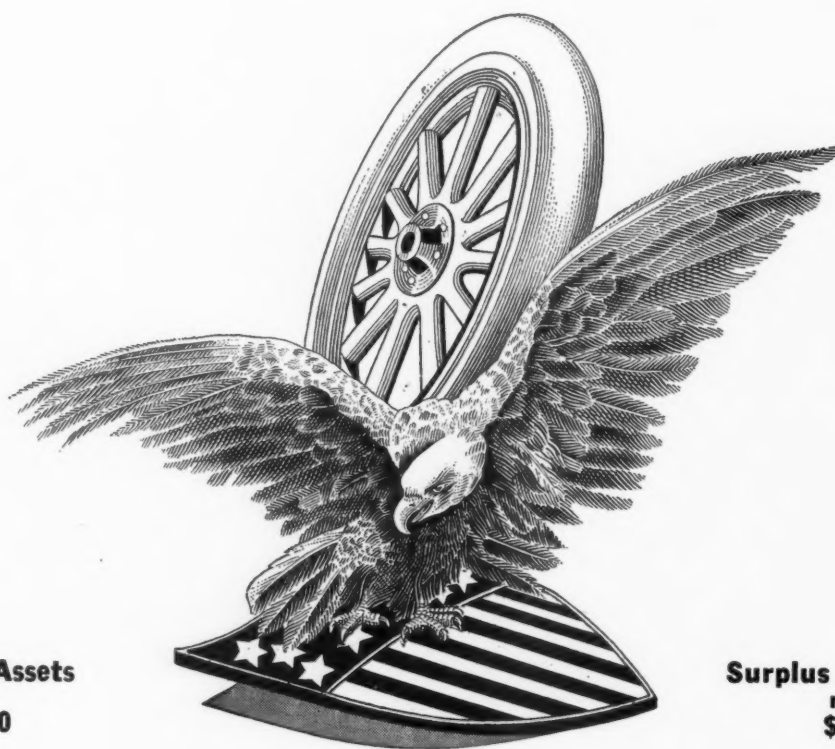
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Lloyds Course in Illinois Uncertain

No One Knows What Underwriters Will Do Following Code Passage

LORD, KADYK TO LONDON

Survey Noticeable, Immediate Changes That New Measure Effective July 1 Will Bring

Now that the famous Illinois insurance code bill has passed both houses of the legislature, the big question mark is what London Lloyds will do.

The London underwriters must meet the same requirements as other types of insurers under the code which becomes effective July 1. The capital feature of that equality is the provision that Lloyds in any one undertaking may not expose themselves to a hazard in excess of 10 percent of their Illinois deposit.

Largest Bond \$2,000,000

The largest single commitment of Lloyds is \$2,000,000, which is the bond of the Continental Illinois National Bank & Trust Co. To write that line on an admitted basis the Lloyds deposit would have to be \$20,000,000. That Lloyds would put up a deposit of such size, no one expects.

The Lloyds deposit in Illinois now amounts to \$1,250,000, which means their individual risk acceptance would be \$125,000.

Probably no one this week knows what course Lloyds will pursue.

During the course of the deliberations on the code, Lloyds spokesmen declared that the London underwriters could not live under the proposed law and if it passed, Lloyds would withdraw from the state. But maybe they won't.

Kadyk to Make London Visit

John S. Lord and David Kadyk of the Chicago law firm of Lord, Lloyd & Bissell, Illinois attorney-in-fact for Lloyds, are leaving for London to confer.

Several of the Lloyds brokers in Chicago cabled London requesting the underwriters not to act hastily and to give consideration to remaining in Illinois and operating there on less of a grand scale.

Many of the brokers are not interested in the large lines and could get along very well on \$125,000 capacity. Henry Scarborough of Chicago, who has the blanket bond business of most of the Illinois banks, will be the hardest hit. This week he is reported to be busiest engaged in getting his clients to renew their bonds for a five year period.

Some of the London groups are reported as desiring to retire from the direct writing field entirely and limiting themselves as in the past to reinsurance.

(CONTINUED ON LAST PAGE)

Sees Alarming Hazard in Air Conditioning Today

A stirring message on the hazards of air conditioning was delivered by T. A. Fleming at the luncheon gathering during Pennsylvania Insurance Days in Pittsburgh. Mr. Fleming is head of the conservation department of the National Board. Although some of his listeners had been aware that there is a new hazard created by air conditioning, they were all shocked by the extent of the menace, as outlined by Mr. Fleming.

This is an air conditioning age, he observed, and the building codes should cover installation of these systems minutely. There have already been some serious experiences.

Creates a Roadway

The air conditioning system, he pointed out, creates a roadway throughout the entire building for the passage of superheated air. The inside of the pipes are lined with sound insulation material from three-eighths of an inch to 1 3/4 inches in thickness.

He told of the experience in the Strand theater in New York. There was a small rubbish fire outside the theater that was quickly extinguished. Nearby was the intake for the air conditioning equipment, four feet square. The superheated air from the rubbish fire was swept into the air conditioning system at that point. The inside, combustible lining was ignited and fire shot through the entire building. Each opening was like a blow torch, he said. The firemen took 200 people out of the building and several were overcome.

At this point Mr. Fleming offered to give \$5 to anyone who could tell him how to extinguish a fire in air conditioning equipment.

Fire Chief Makes Suggestion

Fire Chief Nick A. Phelan of Pittsburgh arose and declared that a fog nozzle at the intake would do the job.

Mr. Fleming said that this would be effective for only a few yards, but it would have no effect in a 10-story building, for instance. There is no effective extinguishing device that will reach a fire throughout an entire air conditioning system.

In Los Angeles, in a 10-story building, the machinery for the operation of the air conditioning equipment was located on the roof. Nearby was a mass of insulation material. That material caught fire. The openings in the air conditioning system began to shoot smoke and then tongues of flame. The air conditioning system was burning and the fan was still going. It was impossible to reach the machinery on the roof.

In the Times Union building in Rochester, N. Y., a match or spark got into the system, reached the filter, setting fire to the oil and this communicated to the entire system.

Refrigerating Unit Hazard

Mr. Fleming referred to the hazard when the refrigerating unit is put in the main duct. He said that 96 percent of the refrigerants are either toxic or flammable. The refrigerating unit is put together with coils that are soldered.

The fire is likely to melt the solder and liberate toxic gas. That is what happened in the frightful Cleveland clinic fire. The ventilating system distributed toxic gas and 127 people were killed. If it is flammable gas, the intensity of the fire is increased five times.

Mr. Fleming deplored the fact that air conditioning systems are installed quickly by operators who do not know the hazards.

Mr. Fleming gave advance notice of the rules and regulations concerning air conditioning to be published in July by the National Fire Protection Association.

Linings Fire Resistive

In the first place, these will provide that all sound linings shall be of fire resistive material. All ducts must be supplied with automatic dampers, with fusible links. There must be an automatic system to cut down the machine that supplies the force. Special precautions in this respect will be insisted upon in theaters and other public buildings. The filter must be at least of the consistency of spun glass. If the refrigerating unit employs toxic or flammable gas it must be installed outside of the duct system.

In his preface, Mr. Fleming declared that in 1936 12,000 people were burned to death. Fire losses in 1936 were 12 1/2 percent greater than in the previous year. He said today there is a great need for satisfactory and sane building codes. Not one city, he said, has a code that is adequate to take care of ordinary circumstances. Industries, he observed, are becoming more and more chemical in their nature. For instance there is widespread use of aluminum and magnesium dust and chlorine. Buildings are not constructed for storing such materials. Fire departments don't know what is inside of buildings.

Chemicals Are Introduced

There are being introduced into buildings chemicals that need special treatment. For instance, aluminum and magnesium dust in contact with water will produce an explosion in five seconds.

Mr. Fleming said he made a survey of eastern cities of 5,000 population and more. Questionnaires were sent to 510 such municipalities in regard to their building codes. The replies indicated that only 187 of these had any kind of a code at all. Of that number 97 reported that there have been no changes in their codes in the last 15 years, although the complexion of life has changed radically in that time.

The New London, Tex., school explosion tragedy occurred because some people were not on the job, he said. There were seven oil wells in that school yard and that was no place for children. For every barrel of oil that is pumped there is put in the air some 4,000 to 6,000 cubic feet of gas. Any low space is a haven for such gas.

In one city which he did not mention by name, but which is undoubtedly Oklahoma City, there are 19 schools that have the same type of oil well in the

(CONTINUED ON LAST PAGE)

Southeastern Men Conduct Meeting

Improvement in Business Picture Told Southeastern Underwriters Association

BUILDING SHOWS GAIN

P. B. Sommers Expected to Be Offered Presidency; C. A. Bickerstaff Will Retire

HOT SPRINGS, VA., June 9.—Satisfactory loss ratio and small increase in premiums featured discussion at the annual meeting of the Southeastern Underwriters Association here. Generally improved business conditions are expected to have a favorable effect on the business, C. A. Bickerstaff, retiring president, said.

It is expected that P. B. Sommers, president American of Newark and vice-president of the association, will be offered the presidency. Mr. Sommers was recently elected president of the National Board and it is possible he may not feel able to devote the time to both jobs in addition to company duties.

Mr. Bickerstaff, southern manager Fireman's Fund with headquarters in Atlanta, has served for two years and also as executive chairman. The executive committee's acts during the year were approved.

The address of Mr. Bickerstaff and reports of Manager L. T. Wheeler and Chief Engineer H. N. Pye called attention to increased efficiency of the departments. The 57th year of the organization will show less controversial questions than at any other time in the past 25 years.

Business Picture Good

Mr. Bickerstaff reported the territory enjoyed an expansion in business both agriculturally and industrially. Tourist trade was larger than at any time since 1929. Steel and textile industries have been running at practically full capacity for many months. There has been a substantial outlay in new capital for expansion of these industries. Wholesale and retail trade is at an all time peak in some sections and is generally good throughout the entire territory.

Building operations have shown a steady increase in this territory. Amount of new construction from April, 1936 through April, 1937 has amounted to \$170,000,000, which is an increase of 48.7 percent over the previous year. Apartments and hotels show an increase of 46.5 percent, dwellings 68.6 percent; commercial buildings 49 percent; factories 264 percent; educational buildings a decrease of 41 percent; all other classes an increase of 3.2 percent. Volume of new construction is sufficiently large to anticipate making up a substantial portion of the income lost through competition and reduction in rates, he said.

(CONTINUED ON LAST PAGE)

Some Confusion Is Found in Adjusters Associations

NEW SCHEME AT LOS ANGELES

National Body, Recently Organized at
Kansas City, Disavows Any Con-
nection with California Plan

The National Association of Independent Insurance Adjusters with executive offices in the Wheeler-Kelly-Hagney building, Wichita, Kan., where Executive Secretary W. H. Moore holds forth, is being besieged by inquiries as to the American Adjusters Association, which has office at 704 South Spring street, Los Angeles. G. B. McKay is sending out letters soliciting memberships and indicating that L. A. Gouldman of Little Rock, president of the National Association of Independent Insurance Adjusters, will be on the executive committee and furthermore that D. T. Mason of Dallas will be a member. The assessment per member, Mr. McKay states, is \$100 for an 18-month period. Other men mentioned by the American concern as members of the committee are A. M. Crabtree of Jacksonville, Fla., and Mr. Seitz of Graybill & Seitz of Tampa, Fla. Mr. McKay says that he has suggested to V. A. Nichols of Washington, D. C., that he be chairman of the executive committee. Mr. McKay states that Niles Cunningham of San Francisco is willing to serve.

Honorary Membership Class

According to Mr. McKay's letter, there will be 10 members on the committee. He states that there will be 500 insurance companies invited to participate in the association and to company executives or claim men there will be honorary memberships.

The mentioning of names of prominent adjusters, and especially of Mr. Gouldman, who is chairman of the new National Association of Independent Insurance Adjusters, has given the impression that the American association is officially recognized by leading adjusters and the National association.

No Connection Whatever

On inquiry THE NATIONAL UNDERWRITER is advised by the National Association of Independent Insurance Adjusters that the officers and members of the executive committee of the National association are in no way connected with or interested in the Los Angeles association. Furthermore the National association states that it does not in any way subscribe to the plan or program of the American association and, in fact, the National association, so the officers say, was organized to eliminate such schemes as that emanating from Los Angeles. The National association is a non-profit organization formed solely for the purpose of raising the standard of independent adjusters and endeavoring to protect both companies and themselves against purely mercenary and commercial schemes.

Getting Machinery in Shape

President Gouldman and Executive Secretary Moore spent three days recently in whipping into final shape the rules and regulations necessary to get their association functioning in proper order. They are proceeding along orderly lines and not endeavoring to use high pressure methods in securing memberships.

The adjusting fraternity has been subject to various individuals and organizations that evidently see in the situation an opportunity for commercial advantage. Adjusters are subject to a number of listing schemes, advertising projects, etc. The National Association of Independent Insurance Adjusters is naturally a protective proposition and yet it is endeavoring to raise the standards and requirements for independent adjusters.

Made General Adjuster St. Paul Fire & Marine



E. J. MacDonald

ST. PAUL, June 9.—E. J. MacDonald, for many years state agent of the St. Paul Fire & Marine for northeastern Minnesota, has been appointed general adjuster of that company. His headquarters will continue to be St. Paul. He succeeds B. E. Moreau, recently made Chicago manager.

Previous to joining the St. Paul 13 years ago, Mr. MacDonald served the New Hampshire Fire and the North British and for a time was engaged in the local agency business in Minneapolis. He has been active in organization affairs and served as president of the Minnesota-North Dakota Fire Underwriters Association when the two states were combined under one jurisdiction.

It is stated that at Kansas City someone is starting up some kind of an organization for automobile adjusters. The National Association of Independent Insurance Adjusters, according to the officers, includes in its membership all forms of adjusting work done by independent men.

Defer Underwriters Conference

The underwriters conference of the Federation of Mutual Fire Insurance Companies that is usually held in the spring is being deferred until some time in September, due to the fact that the headquarters staff has been too busy with legislative matters to give consideration to arranging the program. The meeting will probably be held in Chicago.

"Twinkle" by Pascoe Rutter Is Popular

Insurance men in this country who have already procured a copy of "The Twinkle" by Sir Frederick Pascoe Rutter of London, had an enjoyable experience with it. Sir Frederick is governor and chairman of the London & Lancashire. He is a man of keen perception. He has traveled widely, has read extensively and has varied interests, including medicine, music and insurance.

In "The Twinkle" Sir Frederick sets down reminiscences, philosophical observations, travel incidents. It is a varied, sprightly and diverting work. The reader is impressed with the variety of Sir Frederick's interests. He even touches upon insurance in two or three places. He has much reference to America and Americans.

Contrast in Washington

In one place he sets down a contrast that occurred to him. The environs of Washington, he stated, from a landscape point of view surrounding a large town, are "the nearest approach to heaven that I remember." After describing that scene he gives his sensations upon returning to the heart of the city "with its formal streets and mundane atmosphere, with its acres and acres of bureaucracy, the big hall of the Mayflower hotel literally packed with politicians and their gripsacks." This, he states, nullifies all the effects of the quiet and detachment. "You come down to earth with a thud."

"You see," he continued, "I regard the growth of arbitrary, uncompromising and even redundant legislation as one of the most insidious diseases from which our harassed world is suffering."

Sir Frederick tells of how he happened to get into the insurance business. He was a student in Liverpool College.

Tenacious Determination

"It happened in my case that a reserved and reticent disposition was coupled with a tenacious determination to get ahead of anybody who was above me. I simply could not help it. Hence repeated half-year scholarships which became so automatic that the cost of my total schooling did not exceed a 20 pound note. Not that there was any brilliance, but it was just the 'capacity for taking pains.'"

He was more or less headed for a student's career "with its prospect of spending the rest of my life amongst the tomes and scientific records of a university, absorbed in mathematical excursions or the intricate elaboration of algebraic formulae."

However, the headmaster, when Sir Frederick was 14, received a letter from the manager of an insurance company

(CONTINUED ON LAST PAGE)

Dart Sets Large Order for Qualified Broker to Fill

NEED EXTENSIVE KNOWLEDGE

Schiff, Terhune Man In Pittsburgh
Says Assured Needs Service If He
Buys Participating Cover

Brokers are interested in every possible form of insurance, perhaps more thoroughly than local agents. They are not tied up with the representation of any particular type of company. Hence it was natural to invite a broker to speak at the Pennsylvania Insurance Days at Pittsburgh on "How I Sell My Clients the Insurance They Should Buy." The speaker invited was E. W. Dart of Schiff, Terhune & Co., New York. He spoke before the fire and casualty group meeting.

It is interesting to observe that before tackling his subject, and merely making the approach to it, he laid down as an essential what is not always present in insurance sales. Mr. Dart said, "There are 28 major classifications of insurance, and out of these basic classifications there are probably 150 different kinds of insurance, all of which must be known to and thoroughly understood by the qualified insurance brokerage organization."

Quite a Bit to Know

Continuing, he said: "It is quite apparent that no one individual could hope to have the detailed knowledge of every form of insurance together with its contractual and legal aspects, and it is, therefore, necessary for the intelligent broker to surround himself with experts in the various lines who can handle the volume of detail involved. While the broker must theoretically be a walking encyclopedia and be able to handle the general questions which arise, he must, in addition, have a wide knowledge of all forms of contracts, methods of rating, underwriting, together with knowledge in connection with fire and accident prevention. Also, in an emergency, it is necessary for him to have facilities for obtaining information promptly."

That is a pretty large order. Mr. Dart pointed out that the local agent has the advantage in that generally, as a local agent, he can also be a broker. However, unless his office has the mastery of insurance indicated in the quoted paragraph, how can it expect to grow?

Take Pay Out of Dividends

This was merely the background. When he came to the actual selling, his method was remarkably like that generally pursued. Briefly his method is first to develop a client, second, win his confidence, third, analyze his needs, fourth, submit a proposition, and fifth, service.

The real novelty of Mr. Dart's talk was his reference to mutual and reciprocal competition. He declared that the insured needs a broker's service even more on participating insurance than on stock insurance. The novelty of his talk was the proposal that if the insured cannot be convinced on the advantages of stock insurance, the broker nevertheless sell himself as an adviser and place the business with a mutual or reciprocal carrier, and take a fee payable out of the dividend.

Mr. Dart brought a laugh when he declared that in perhaps in a year or so he would be referred to as "Doctor." He was having some fun at the expense of the effort in New York to place brokers on a real professional plane. The New York legislature just recently passed an amendment defining as a profession the calling of the broker.

The Home Mutual Fire of Binghamton, N. Y., has been admitted to Ohio. The state agent is Tom P. Walker of Marion.

THE WEEK IN INSURANCE

Annual meeting of the Southeastern Underwriters Association was held this week at Hot Springs, Va. Page 3

T. A. Fleming, in Pittsburgh address, suggests alarming possibilities due to air conditioning hazards. Page 3

Much speculation is heard as to course London Lloyds is likely to pursue in view of passage of Illinois code bill. Page 3

C. C. Hewitt of Boston, well known local agent, tells the objects of the Service Men's Protective Association. Page 5

Confusion is found in the fact two national organizations of independent adjusters are being promoted. Page 4

John A. Stevenson is elected president of Pennsylvania Insurance Federation at annual meeting in Pittsburgh. Page 5

Minnesota's new compulsory workmen's compensation law may add 15,000 risks to companies' books. Page 18

Commissioner De Celles of Massachusetts is on stand six days in probe of defunct Commonwealth Mutual Liability. Page 17

Much interest is taken in petition filed at Columbia, Mo., bringing up the question of how far insurance company employees may go in handling claims before being forced by statute to employ a lawyer. Page 15

A. M. Holtzman elected president of National Accident & Health Association at annual meeting in Milwaukee. Page 15

Sales clinic at the annual meeting of National Accident & Health Association in Milwaukee brings out valuable selling ideas for that line. Page 17

With passage of O. D. bill in Pennsylvania, casualty companies now have current, pressing problems in four states. Page 15

Direct Writers Seen As Menace

C. C. Hewitt of Boston Issues a
Call to Arms on Part
of Agents

POINTS OUT THE DANGER

Fear Is Expressed that the Agency
System Will Be Endangered with
the Movement

C. C. Hewitt of the Boston local agency of Boit, Dalton, Church & Hamilton, 89 Broad street, who is promoting the Service Men's Protective Association, allied more or less with the Massachusetts Association of Insurance Agents as an organization to safeguard the interests of middle men in insurance, expects to be in Chicago some time in June to lay plans for organizing the central west. The organization is to be composed of agents and brokers. It is pointed out that the producers of this class, regardless of their affiliation, who adhere and believe in the agency principle and system will be accepted as members. The organization is now receiving its charter and Mr. Hewitt will present a full statement of its intent and purposes in a few days.

Hurt by Direct Writers

He finds that the direct writing carrier is hurting the producer and will continue to harm him whether he loses a line directly himself or not. Direct writers, he asserts, are selling at a price that is minus the acquisition cost and minus all the constructive services of the companies. In the east undoubtedly these direct writers have made great inroads on agency companies. Even when agency companies meet the direct writers with reduced rates, the latter cut even more, so that it seems impossible to outwit competition through an effort to beat price.

Effect on Agency Companies

As Mr. Hewitt looks forward he feels that when rate reductions make companies do more work for less money, the expense ratio rises. A turn in the loss ratio on the reduced rate structure will force losses and expenses over and above the dollar. Seeing the success of the direct others will get into that class. The pressure on the agency companies will become so great that they will first reduce the agent's commission, and if that does not hold the business, then they may reluctantly, but of necessity, start some direct writing themselves. Furthermore, Mr. Hewitt says if agents' commissions are generally reduced because of the inroads made by the direct writers on the agency companies, producers everywhere will be just as badly off as if the direct writer were in their territory. A line lost in Texas or Illinois to a direct writer is an added blow to the producer in Massachusetts, and vice versa. If commissions are cut in half because of this activity, every producer can conclude that he has lost half his income to the direct writer.

Hopes to Save Middleman

Mr. Hewitt hopes that the organization of producers is not too late in starting its campaign against the direct writers that are trying to eliminate the middle or service man. It is pointed out as the total value of premiums of the direct writers grow, buyers who had never considered it prudent to purchase an insurance contract written by and only by an insurance company that is to pay under it, become callous. They

Attempt Will Be Made to Have Regional Meetings

PLAN FOR NEW JERSEY RALLY

Local Agents Will Hold Their Annual
Meeting at Atlantic City or
Asbury Park

The annual meeting of the New Jersey Association of Underwriters, the local agents body, will be held Sept. 23-24. The convention will either be in Atlantic City or Asbury Park. At the meeting of the executive committee at Newark it was decided to look into the possibility of establishing an insurance educational course in one of the colleges. A committee was appointed to look into the matter consisting of Charles E. Meek, Jr., Paterson, chairman; H. A. Faunce, Atlantic City; S. D. Holmes, Summit; W. F. O'Brien, Passaic, and E. M. Schmults, Ridgewood.

Plan for Annual Meeting

In connection with the annual meeting program it is hoped that the association will be able to secure President W. Owen Wilson, National Association of Insurance Agents; F. S. Dauwalter, director Business Development Office; J. J. Toohey, New Jersey labor commissioner; John J. Roe, Jr., of Patchogue, president New York State Association of Local Agents; W. F. Wingett of Scranton, president Pennsylvania association; Insurance Commissioner Withers, Deputy Commissioner C. A. Gough, Compensation Commissioner A. R. Lawrence and Schedule Rating Expert L. A. Watson. D. M. Pearsall has been named chairman of the membership committee.

The executive committee considered regional meetings and plans will be made for such conferences. The matter was left with the executive committee to give more thought to the plan to consider dividing the state into districts for such gatherings if the plan is adopted.

W. J. Wilson Memorial

To perpetuate the memory of the late W. J. Wilson of Atlantic City, the Atlantic City Association of Insurance Agents has donated a silver cup known as the "William J. Wilson trophy" to the New Jersey association to be awarded each year to the local or county board rendering the most meritorious service to the local agents of the community. The committee consisting of C. E. Meek, Jr., Paterson; A. V. Livingston, Englewood, and H. D. Holmes, Summit, of the state association will work in conjunction with the Atlantic City body to form rules under which the award will be made. Mr. Wilson died last March. He was a former president of the Atlantic City association and was chairman of the compensation and accident committee of the state association.

Hail Board Quits Field

Unable to obtain bank credit, the hail insurance board of Alberta, Canada, has suspended operations.

see that it is being done and they follow the leader.

As Mr. Hewitt sees it, direct selling is a menace to future prosperity because there are millions of people that are service men in their business. The policyholders, so far as insurance is concerned, will lose the value of the middle man's service.

In Massachusetts Mr. Hewitt says the direct seller is preparing a new raid on casualty lines. Large premiums at suicidal rates in the light of loss experience have been taken by these. Direct writers work diligently to have legislation passed so that rates will be fixed by the state.

Information Is Given on Commissioners Meeting

FIRE FIGHTING EXHIBITION

State Police Escort Will Accompany the
Delegation from Philadelphia to
Atlantic City

PHILADELPHIA, June 9.—E. Simon Banks, publicity director for the Philadelphia committee in charge of the National Association of Insurance Commissioners convention, corrects some of the information that has been published regarding the entertainment features. He states, for instance, that there will not be a fire fighting demonstration at the Betsy Ross house. This will be at Independence Hall. Mr. Banks is arranging for a very elaborate demonstration that will excel any previous event of this nature.

Spectacular Welcome

When the commissioners arrive in Philadelphia June 20, they will find the downtown streets decorated with bunting and sparkling signs. They will see a large electric sign on City Hall blazing a welcome. Governor Earle of Pennsylvania, Mayor Wilson of Philadelphia and Commissioner Owen Hunt will be present to extend greetings at the first session Monday morning, June 21. The fire demonstration at Independence Hall will be held that afternoon.

When the commissioners leave on the morning of June 24 for Atlantic City, they will have official state police escort. The Pennsylvania force will take them across the Delaware river bridge to Camden, N. J., and at that point they will be taken in charge by the New Jersey state police, acting as an escort until they reach the Ambassador hotel in Atlantic City.

Hotel Reservations

Considerable confusion has been created by the announcement that all reservations for the Bellevue Stratford hotel and others had to be made through the chairman of the local committee. Mr. Banks states that this is incorrect. Some reservations have been made with the hotels direct, others through the Philadelphia committee and still others through Jess G. Read of Oklahoma, secretary National Association of Insurance Commissioners. Mr. Banks states that reservations can be made in any of the three ways. John A. Stevenson, vice-president Penn Mutual Life, is chairman of the Philadelphia arrangements committee. A radio broadcast will be made of the fire demonstration, the announcer giving a description of what is going on.

Two Official Hotels for the Convention in Dallas

The executive officers of the National Association of Insurance Agents announce that the Adolphus and Baker hotels will be joint convention headquarters for the annual meeting at Dallas, the week of Oct. 4. The several sessions will be divided between the two hotels, which are directly across the street from each other.

The meetings of the executive committee and all of the group sessions will be held at the Adolphus, until Wednesday morning, the time of the opening of the general sessions, all of which will be held in the Baker hotel.

The get-together banquet on Tuesday evening will be held either at the Adolphus or in the casino on the exposition grounds, decision on this point to be reached by the local committee.

The Dallas committees, under general chairmanship of Richard H. McLarry, president of the Dallas Association of Insurance Agents, are rapidly completing convention plans.

Pittsburgh Gets Free 2-Day Show

Spectacles During Pennsylvania
Insurance Days Overshadow
the Convention Proper

J. A. STEVENSON IS HEAD

Penn Mutual Vice-President Succeeds
J. S. Fisher as President of
the Federation

By LEVERING CARTWRIGHT

Pennsylvania Insurance Days in Pittsburgh last week came pretty close to being E. Simon Banks days. That energetic publicist of Philadelphia who had been employed to publicize the two-day event functioned with such spirit that the press notices and pictures that appeared in the Pittsburgh papers and the stunts that were staged in the streets of that city, to say nothing of the several radio broadcasts, would have done justice to a much larger convention.

For instance there was the stunt of welcoming at the station "Benjamin Franklin" and "Deborah Franklin," with ceremonies, photographers, reporters and radio announcers. There was an amazing parade of fire department equipment and personnel from 35 nearby towns and burning of Fort Duquesne with more photographers, reporters, and radio announcers, and the realistically faked automobile accident that made strong women gasp, with even more p's r's, and r.a.'s. These stunts entertained thousands of the Pittsburgh citizenry, stopped traffic and filled newspaper columns, but most of the conventioners were oblivious to what was going on outside the hotel.

Annual Federation Meeting

Pennsylvania Insurance Days is the annual meeting of the Insurance Federation of that state. It is a two-day event. The attendance at Pittsburgh was cut down for several reasons. For one thing the legislature had not yet adjourned and a complete report could not be made on the session. Incidentally at the business session, following a discussion, the president was empowered to appoint a committee to determine whether the meetings hereafter should not be held at a different season and particularly whether they should not be deferred until after adjournment of the legislature. For another thing, many who would have attended were kept at home by sons and daughters graduating from schools. Then some of the Pittsburgh fire and casualty agents are reported to have absented themselves, because of pique at the attitude of Commissioner O. B. Hunt towards insurance legislation during the session now closed.

Mr. Hunt, in addressing the fire and casualty group conference during the "Days," made some rather caustic remarks about the attitude of insurance people towards "constructive" legislation that he had espoused.

Banquet Is High Point

So far as the meetings were concerned, the high point was reached at the banquet concluding the affair. The banquet hall was filled and the speaker, Dr. Virgil Jordan, president National Industrial Conference Board of New York, made a hit. Holgar Johnson, Penn Mutual Life general agent in Pittsburgh, was toastmaster.

John A. Stevenson, vice-president Penn Mutual Life, was elected president of the federation, succeeding for-

(CONTINUED ON PAGE 26)



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discord has no place
in the business of in-
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in music. A company
practicing friendly
relationship with its
agents can be of more
service to them.

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DAVENPORT, IOWA

PROTECTION SINCE 1883

NEWS OF FIELD MEN

Has Important Ohio Changes

Firemen's Group Announces Shifts in the Southern and Western Sections and Also Michigan

Vice-president H. A. Clark of the Firemen's group in the west has announced rearrangement and subdivision of field supervision in southern and western Ohio.

At present A. G. Dorger, with headquarters at Cincinnati, is state agent for the Firemen's, Girard, Superior and Keystone Underwriters; and C. E. Johnson, with headquarters at Columbus, is state agent for the Milwaukee Mechanics, Concordia, National-Ben Franklin and Pittsburgh Underwriters. Ray R. Dillon, who has been state agent for all the companies in northwestern Ohio, with headquarters at Toledo, will be transferred to Columbus and will be state agent for the Concordia, National-Ben Franklin and Keystone Underwriters, which companies are relinquished respectively by Mr. Johnson and Mr. Dorger.

To succeed Mr. Dillon in northwestern Ohio, B. R. Howard, who has heretofore had headquarters at Detroit, and who has been Michigan state agent for the Firemen's, Girard, Superior and Keystone Underwriters, except for Wayne county and the upper peninsula, will be transferred from Michigan to Toledo, as state agent for all companies of the group in the same territory heretofore supervised by Mr. Dillon, this comprising 14 counties in the northwest corner of the state.

To fill the vacancy caused by the transfer of Mr. Howard to Toledo, the companies appoint G. E. Woodfield as state agent, with headquarters at Jackson, Mich., Mr. Woodfield having heretofore been a special agent under State Agent M. L. Degenaar, who has field supervision for the Concordia, Milwaukee Mechanics, National-Ben Franklin and Pittsburgh Underwriters. Mr. Woodfield thus becomes Michigan state agent for the Firemen's, Girard, Superior and Keystone Underwriters, except for Wayne county and the upper peninsula.

To fill the vacancy caused by Mr. Woodfield's promotion the group has appointed C. B. Herrick as special agent under M. L. Degenaar, with headquarters at Jackson, Mich. Mr. Herrick has for many years been with the Michigan Inspection Bureau as a sprinkler engineer and schedule rater.

Gulf Announces Field Changes

The Gulf of Dallas announces the creation of a new special agency field in west Texas and the employment of C. O. Hall of El Paso to supervise it. He was formerly with the T. W. Scales & Co. general agency at El Paso and will shortly move to Abilene.

B. J. Bartlett, formerly in charge of the San Antonio office of the Texas Fire Insurance Department, has been employed to supervise the south Texas field, with headquarters at San Antonio, and takes the place of Special Agent W. S. Anderson, who is transferred to Houston.

W. F. Seitz of Austin, formerly with the Firemen's group, has joined the Gulf as special agent for the Panhandle section of Texas and Oklahoma, with headquarters at Wichita Falls.

Agency Supervisor G. R. James will continue to handle central Texas, with headquarters in Dallas, and Special Agent F. P. Chenault will continue to handle the north Texas field, also with headquarters in Dallas.

San Francisco Pond Meets

The weekly luncheon meeting of the San Francisco Blue Goose was devoted to business matters, with Stanley McPherson, Netherlands, most loyal gander, presiding.

Michigan Blue Goose Splash

Annual Gathering of the Flock Set for the Rice Ponds of Port Huron

The Michigan Blue Goose announces the program for its annual meeting and golf tournament at Gratiot Inn, Port Huron, June 16. It will take place in connection with the meeting of the Michigan Fire Underwriters Association. E. C. Saulcy, Great American, is most loyal gander; G. R. Edleman, Home of New York, supervisor; G. R. Pritchett, American, custodian; M. L. Degenaar, Firemen's group, guardian; W. T. Benallack, Michigan F. & M., welder, and G. P. Kessberger, adjuster, keeper.

The initiation will take place in the afternoon of June 16, followed by the annual meeting and the goodfellowship banquet will be in the evening. The golf tournament will follow at the Black River Country Club the next day. The Blue Goose quoit tournament will be held at Gratiot Inn, June 17.

Program for the Banquet

Most Loyal Gander Saulcy will preside at the banquet. Insurance Commissioner Gauss will speak as will R. W. Hukill, Fireman's Fund state agent in Ohio, who is grand custodian of the goslings. J. W. Mundus of Ann Arbor, past president Michigan Association of Insurance Agents, is on the program as is W. C. Howe, past most loyal gander, Wayne county manager of the Firemen's. W. T. Benallack, past most loyal grand gander, will close the banquet.

Past most loyal ganders of the Michigan pond who are dead are W. F. Hawxhurst, W. S. Abbott, D. W. An-

draws, J. W. O'Brien, M. M. Hawxhurst, F. A. Vernor, B. E. Starr, A. E. Henry and S. T. Sheppard.

Past most loyal ganders who are living are as follows: W. T. Benallack, A. F. Powrie, J. W. Beck, E. G. O'Brien, Stuart Morgan, O. D. Wiche, H. M. Carmichael, H. E. Bowen, G. P. Kessberger, R. D. Safford, R. E. Vernor, D. R. Simmons, C. A. Dafoe, R. R. Dillon, Ed. R. Chaufy, John A. Bell, J. J. Hubbell, Ray N. Menzies, W. H. Gabriel, C. B. Burr, Floyd W. Clark, E. P. Rogers, Geo. H. Harrison.

Alabama Pond Has Meeting

C. G. Key Becomes Most Loyal Gander; Women's Auxiliary Is Formed at Annual Splash

The Alabama Blue Goose held its annual meeting at Birmingham with practically 100 percent attendance. The pond has enjoyed a most successful year under guidance of retiring Most Loyal Gander Gene Phillips. A number were initiated with assistance of Leon McGilton, deputy most loyal grand gander at large, who also delivered a talk on Blue Goose internationally. He is Tennessee special agent of the American with headquarters in Nashville. The following officers were elected:

C. G. Key, Home, most loyal gander; L. E. Perez, Corroon & Reynolds, supervisor; E. G. McLin, Godchaux & Mayer, custodian; G. H. Walker, Brame, Ward & Hancock, guardian; J. W. McCann, adjuster, keeper, and C. E. Boykin, assistant secretary Bankers Fire & Marine, welder.

The ladies were tendered a banquet which was well attended. During the session the Woman's Alabama Auxiliary was organized and the following officers elected: Mrs. Sam Boykin, president, Birmingham; Mrs. Will Hackney, vice-president, Montgomery; Mrs. Peter Harris, secretary, Montgomery; Mrs.

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See our advertisement in the June 14th issue of LIFE, the June 14th issue of TIME and the June 12th issue of BUSINESS WEEK.

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Lewis Perez, treasurer, Montgomery; Mrs. Frank Davies, constitution and by-laws, Birmingham.

The ganders and their wives enjoyed a dinner dance and floor show. W. G. Ward, deputy for Tennessee, Alabama and Kentucky, spoke on "Cooperation."

Revamp N. Y. and Bay State Setup of the Virginia F. & M.

The O'Brien & Russell agency of Boston has been appointed Massachusetts managers for the Virginia Fire & Ma-

rine of Richmond. This appointment is made following the resignation of E. M. Mallory, Jr., who formerly covered New York and Massachusetts for Virginia F. & M. with headquarters in Syracuse. The New York territory except for the metropolitan and suburban districts will be handled by Joseph Sorge, New Jersey state agent. Mr. Sorge will continue to supervise New Jersey as well. James G. Baldwin has been transferred from the home office to Syracuse in the Cahill building as special agent. He will assist Mr. Sorge in handling the territory.

Mr. Mallory is now with the Scottish Union traveling the District of

Columbia, Virginia and North Carolina.

Arrange for 1939 Gathering

Ohio Blue Goose Decides on Cincinnati for Grand Nest Conclave Two Years Hence

COLUMBUS, O., June 9.—Cincinnati was selected as the meeting place for the 1939 Blue Goose grand nest meeting by the Ohio pond, when it will be host pond in that year. The 1939 annual gathering will take place the week before Labor Day at the Netherlands Plaza hotel. Because of the central location of Cincinnati and the large membership of the Ohio pond, a record attendance is anticipated and preparations are being made for a memorable occasion.

Membership dues in Ohio will be increased from \$5 to \$6 annually in the intervening three years to help defray expenses. The members will receive credit on the additional dues paid on their grand nest registration fee and there will be a reduction of \$1 in annual dues the three years following the grand nest meeting.

The Ohio pond has already accumulated a substantial amount toward defraying the expenses. The reports were made by B. T. Duffy, Royal, and H. R. Underwood, Providence Washington, who were members of a special grand nest committee.

Four new members were initiated: J. M. Harter, Columbus, insurance attorney, R. S. Landen, Columbus, Western Adjustment, R. I. Taylor, Columbus, branch manager American Automobile Fire, and F. R. Martin, Cleveland, special representative Royal-Liverpool. Wielder B. F. Flood, Royal-Liverpool, reported 352 members. Most Loyal Gander A. C. Guy, Western Adjustment, presided.

Field club meetings will be held in Cincinnati the week of the grand nest convention in 1939.

The Ohio Blue Goose is taking action on the 1939 conclave because in the natural course of events, R. W. Hukill, Ohio, state agent of the Fireman's Fund, now grand custodian, will then be most loyal grand gander.

Ohio Field Elections Are Held

Two Organizations Held Their Annual Meetings—Sawyer and Johnson Are New Presidents

New officers of the Ohio Fire Underwriters Association are: W. A. Sawyer, Fireman's Fund, president, E. B. Leighton, Continental, vice-president, and H. R. Underwood, Providence Washington, secretary, reelected. New members of the executive committee are: P. F. Baughman, North America, Wilson Lively, Agricultural, and O. F. Reigg, Home, N. Y. Hold over members are W. L. Cowan, New York Underwriters, and O. F. Gibbs. The annual meeting was held in Columbus.

Mr. Sawyer is a veteran in the Ohio field and has a wide experience in local agency, field, and home office work. He has been active in field club and Blue Goose activities. He received his first experience in the Sawyer agency with

his father at Marysville, O. After attending Northwestern University, he was with the Sanborn Map Company in Chicago. He did field work for the Springfield F. & M. starting in 1906, traveling Ohio and West Virginia. He has been state agent of the Fireman's Fund 26 years. Mr. Sawyer went to Chicago as agency superintendent for that company in 1924. Six years later he returned to the field in his present connection at Cleveland.

Mr. Leighton has 21 years' experience in the field, all in Ohio except for 3 years in Illinois. He is also a native of Ohio and attended the University School, Cleveland.

In his secretary's report, Mr. Underwood stated that an average of 795 agencies were reported for delinquency monthly, the high being 960 and the low 660. An average of 20 new agencies were delinquent each month. Mr. Underwood said that the number of agents reported delinquent for the first time was running much lower than formerly. There are 114 agencies in the hands of committees and nine operated by trustees.

Reporting for the legislative committee, Mr. Underwood said that the Ohio law now permitted mutual companies to write public property and school trustees may place their insurance in mutuals.

R. B. Sherman, Northern Assurance, reporting for the rules and forms committee, explained the new contract of sale clause for use in land contracts, and the new tobacco, auto filling station, and garage forms.

Suggestions for carrying out the program of Business Development were given by W. J. Gilsdorf, North America. R. S. Tidrick, Springfield F. & M., said that Ohio insurance interests would have a booth equipped for the showing of motion pictures at the Great Lakes Exposition, Cleveland.

BUREAU CLUB'S ANNUAL

C. E. Johnson, Concordia, was elected president of the Ohio Association of Fire Underwriters, the Western Insurance Bureau organization. F. J. Weber was elected vice-president and J. E. Best, Ohio Farmers, is secretary.

The summer meeting has been set tentatively at Cleveland, Sept. 14. A committee which will lay plans for the Cleveland meeting includes Mr. Weber, W. F. Castle, manager Firemen's, Cleveland, and R. B. Hout, Ohio Farmers.

B. R. Howard, Toledo, who is traveling northwestern Ohio for the Firemen's, was admitted to membership.

The next meet will be held at Lake Wawasee, Ind., July 13-15.

New Officers Are Named by Two Nebraska Field Groups

OMAHA, June 9.—B. O. Robinson, Security of New Haven, was reelected president of the Nebraska Fire Underwriters Association at its meeting here Monday. S. L. Gardner, Great American, was chosen vice-president, and E. S. Freeman, Agricultural, again was named secretary.

Executive committee members chosen include Elmer Straka, National Fire; E. H. Wiley, Scottish Union & National, and Carl Dvoracek, National Security Fire.

The Nebraska Fire Prevention Association at its meeting elected C. D. Hohaas, St. Paul Fire & Marine, president; James Bright, North America, vice-president; Robert Hayes, Crum & Forster, secretary. State Fire Marshal Horace Davis addressed the group.

Field Men of South Dakota Hold Their Annual Meetings

The South Dakota Fire Underwriters Association and the South Dakota Fire Prevention Association held a joint meeting at Huron, S. D.

Both organizations reelected their present officers. The officers for the

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Meetings Are Scheduled for Business Development

Minnesota—Crookston, June 15; St. Paul, June 22. Wallace Rogers will speak.

Oklahoma—Ada, June 10; Ardmore, June 11; Ponca City, June 16.

Iowa—Ottumwa, June 15; Burlington, June 16.

Indiana—Fort Wayne, June 17; Indianapolis, June 15, Indianapolis Athletic Club, speakers to include W. C. Ellis, Royal-Liverpool group, Chicago, and Mr. Rogers; Fort Wayne, June 17.

fire prevention association are: C. V. Gibbs, United States Fire, president; A. J. Bell, Hartford Fire, vice-president; and E. H. Partch, America Fore, secretary. The membership voted to continue the program along the same line as for the past four years, including inspection of towns, lectures and educational work in fire prevention among both rural and city schools.

The officers for the underwriters association are: R. W. Hayward, National Fire, president; Jay Delamater, Springfield Fire & Marine, vice-president; and Burt Burton, Home, secretary. Three additional members were elected to the executive committee, P. J. Wenge, St. Paul F. & M.; C. V. Gibbs, United States Fire, and A. J. Bell, Hartford Fire.

Wittich Is N. J. President

NEWARK, June 9.—At the annual meeting of the New Jersey Special Agents Association near Elizabeth, attended by 50, Harold Wittich, Providence Washington, was elected president. G. H. Buckingham, Phoenix of London, is vice-president; George Cicero, Caledonian, secretary; Charles Conklin, Northern of New York, treasurer.

Mr. Wittich has been in the field about 20 years. He started as an office boy with the old New Jersey Fire in 1918 and two years later became affiliated with the L. & L. & G., where he remained until 1930 when he was appointed to his present position.

The annual outing was held at the same time.

Albert Graham was low gross scorer with 78; Charles Conklin was the winner in the "three blind holes" and in the kickers' handicap, the winners were William Murphy, Russell Burke, Philip Winchester, Lee Lewis, Wilbur Garretson, Lloyd Griswold, Fred L. Bross and Herbert Guempel. Gilbert Dietrich won the quoits prize and Edward Kelly and Scriven Morrison won the attendance prizes.

Following the awarding of the prizes which followed the dinner, it was decided that the three field clubs in New Jersey should hold a joint meeting in September. The next meeting of the association will be held the second Monday in July.

Carolina Blue Goose Splash

The Carolina Blue Goose will hold its annual splash at the Ocean Forest Hotel, Myrtle Beach, S. C., June 17-18. At this meeting there will be the election of officers and also the appointment of various committees who will have charge of the grand nest meeting which it is hoped will be in Asheville, N. C., in 1941.

Thos. Ogburn Now in Field

PITTSBURGH, June 9.—Thomas Ogburn has arrived here from Philadelphia to take up his new duties as western Pennsylvania special agent of the North America. He has been at the head office more than two years and has gained experience in several departments. He succeeds William Patterson, who has been transferred to Hartford.

R. H. Sutton Resigns

R. H. Sutton, Nebraska and Iowa special agent for the Atlas and Albany, has resigned. No successor has been appointed yet. Mr. Sutton, who made his headquarters at Omaha, had been with the company since October, 1935.

Timmons Succeeds Buggy

Henry E. Timmons has been appointed special agent of the Automobile, for Fire & Marine Underwriters and

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Standard Fire of Hartford for Indiana, succeeding W. J. Buggy, who was recently transferred by these companies to West Virginia. Mr. Timmons has been for several years with the claim department of the Aetna Casualty.

Smoke & Cinder Has Outing

PITTSBURGH, June 9.—The Smoke & Cinder Club of Western Pennsylvania held its annual outing at Oakland Beach Hotel, Conneaut Lake, today. A golf tournament and sports program featured the program. C. M. Berlin, America Fore, was chairman of the outing committee.

The club has issued a book containing a club roster, honorary roster, and a list of past presidents and charter members, as well as by-laws and history of the organization.

Steckler Announces Field Change

Henry A. Steckler, New Orleans general agent, announces that Lake Dupree, special agent, is leaving his organization July 1 to take a new position. He spent his entire insurance career with Mr. Steckler. A. B. Eberts will succeed him. He entered the business in 1917 with the Liverpool & London & Globe. In 1928 he became examiner at the head office in New York. Later he returned and has been manager of a large local agency.

Mr. Dupree will travel in Louisiana for Hines Bros. of Atlanta, southern managers Crum & Forster, from July 1.

Barnes Goes to Tennessee

Troy E. Barnes, state agent of the Firemen's group in Arkansas with headquarters at Little Rock, is transferred to Nashville to become state agent of the Firemen's, Girard and Mechanics in Tennessee, succeeding A. L. Williams, who has become general agent for the Meserole companies.

Waters Heads Preventionists

The Ohio Fire Prevention Association at its annual meeting in Columbus elected W. W. Waters, Ohio Farmers, president; H. P. Winter, Continental, vice-president; D. E. Tanner, Commercial Union, secretary, and W. H. Witherspoon, Aetna Fire, chairman executive committee.

Millers National Field Meeting

The Millers National has concluded its annual field meeting with 22 general, state and special agents in attendance. The meeting was held in Chicago.

Among the general representatives present were General Agent H. M. Dinmore, San Francisco; T. W. Anderson, vice-president E. K. Schultz & Co., Philadelphia, and A. I. Richardson of the same office; A. H. Ensign, president, and D. G. Kenning, vice-president Ensign-Kenning Co., Salt Lake City; W. E. McCullough, general agent, Denver; L. E. Rife, general agent, Mobile; G. A. Gordon, superintendent of agencies, and A. Brown of Shaw & Begg, Toronto.

Bross Resigns Pearl Job

Fred L. Bross has resigned as New Jersey state agent for the Pearl. He had served in that capacity for about a year. Previously he was with the Home. He has been in the New Jersey field about 25 years and was president of the New Jersey Special Agents Association.

M-G-M Didn't Insure Harlow

LOS ANGELES, June 9.—Although some of the Hollywood producers carry London Lloyds producers indemnity policies, Metro-Goldwyn-Mayer do not do so and so far as can be ascertained did not carry insurance on the late Jean Harlow, who died in the midst of making the picture "Saratoga." These producers indemnity policies cover against accident or death of the stars during the making of a picture.

Mandel Silberberg, Jean Harlow's attorney, was quoted as saying his client had taken out a "tremendous" policy with Lloyds two months ago. He did not indicate the nature of this contract.

VIEWED FROM NEW YORK

By GEORGE A. WATSON

TAKES SUBURBAN NEW YORK

A. R. Checkett has been appointed special agent of the Fireman's Fund for suburban New York, succeeding J. E. Clark, resigned. Mr. Checkett has had more than 15 years experience in the territory. He has supervised the suburban business for the Fireman's Fund since it opened its metropolitan fire division.

DISAPPOINTED AT BOSTON ACTION

Fire company officials are not a little disappointed at the rejection by the Boston Board of the plan proposed by the Eastern Underwriters Association to merge the three rating organizations in New England, into a new body to be known as the New England Fire Insurance Rating Association, although confidence is felt that once the Boston agents fully realize the merits of the suggested consolidation, it will have their approval. Some of the agents apparently labor under the impression that acceptance of the plan would mean curtailment of the rating power of the Boston Board, and such company men assert is far from the fact. On the contrary, rates for

Boston would continue to be made by the advisory committee, and generally speaking, a closer contact between the agents and their companies would be brought about than now exists.

* * *

PLEASED WITH NIVER'S SELECTION

General satisfaction is voiced in fire company offices here over selection of E. C. Niver as executive vice-president of the New York Board, and of the plans determined upon by the special committee for consolidating administration of the various divisions now handled by separate heads. Under the new program it is expected there will be increased efficiency and material saving on operating expense. When the special committee was named some weeks ago to pick a successor to former Executive Vice-president D. F. Gordon and to A. E. Clough, secretary of the loss committee, who will retire June 30, numerous men were considered for the consolidated post.

Mr. Niver was not an applicant, his name being suggested by P. B. Reed, who had known of the former's adjusting ability for some years. The commit-



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tee was impressed with the personality of Mr. Niver and the warm endorsement given him by his present employer, the Fire Companies' Adjustment Bureau, and it engaged him at once. It will be an important part of Mr. Niver's work to increase number of losses handled by the loss committee, an effort in which his standing with the loss men of this city will be of considerable help.

DRAW UP NEW SUPPLEMENTAL

Having drawn up a uniform supplemental contract in keeping with suggestions advanced at the conference in Chicago several weeks ago, the special committee has submitted the form to J. H. Doyle, general counsel National Board, and to R. J. Polonie, Chicago, counsel Western Underwriters Association, for review of its legal aspects. When responses have been received from the attorneys, the committee will call into conference representatives of the adjusting bodies, seeking their criticism of the form.

When such changes as might be recommended have been received, the contract in its final form will be sent to the regional rating bodies, for adoption and promulgation to their respective memberships. The committee consists of R. M. Beckwith, assistant manager Western Actuarial Bureau, chairman; David Hinckley, secretary rules and rates committee Eastern Underwriters Association; W. F. Roembke, manager Explosion Conference, and J. D. Erskine, secretary Insurance Executives Association.

MORE DAILIES RECEIVED

Company headquarters report that many more daily reports are being received and more time is being required to handle this increase than heretofore but the volume of premiums has not kept the pace. Companies are somewhat perplexed because they have had to put on additional employees to handle the increased detail without getting commensurate returns and thus the expense ratio has been increased. With decreased premiums naturally the expense ratio has gone up. Some of the companies find under today's circumstances

that they are two or three weeks behind in handling these details.

SOME LEGISLATURES STILL ON

While the legislatures of the great majority of states have now adjourned for the year, those of Connecticut, Illinois, Michigan, Missouri, New Hampshire and Wisconsin are still in regular session, while special sessions are in progress in Arizona, Minnesota and Texas.

Chicago Board Holds Its Outing at Lake Geneva

About 150 attended the annual outing of the Chicago Board Tuesday at Big Foot Country Club, Lake Geneva, Wis. Prize winners in golf follow:

Qualifiers for the replica of the Board's silver championship trophy, finals to be played later this month: C. A. Anderson, Clarence Swanson, J. K. Walker, J. E. Fleming, R. I. "Heavy" Read, L. D. Stitt, A. F. Powrie and Arthur Croxson.

Other golf winners are:

Handicap, class A, Clarence Swanson, first; R. E. Stitt, second; R. M. Simpson, third, and C. A. Anderson, fourth; class B, T. J. Reidy, first; J. A. Walberg, second; W. J. Bozdech, third, and L. C. Thoelecke, fourth; class C, Richard Napier, Jr., first; P. B. Hosmer, second; J. W. Gregory, third, and W. J. Patterson, fourth. Blind bogey: S. A. Rothermel, first; C. G. Richardson, second, and S. M. Quackenbush, third. Low gross for four short holes: J. E. Fleming, first; R. T. Nelson, second, and J. K. Walker, third. Putting: E. B. Vickery, first; H. G. Johnston, second, and Ralph Learn, third. High gross: W. Millar.

Specialty prizes: Longest distance to reach picnic, J. F. Stafford, Babson Park, Fla.; best golf form, Patrol Chief Frank McAuliffe; warmest dressed golfer, W. H. Potter, Jr.; least talkative, R. W. Hyman; best singer, Rockwood Hosmer.

The directors of the National Fire Protection Association will hold a meeting June 21.

Tradition of Sun Shown in Annual Meeting Report

One of the English companies, whose annual meeting report is always studied with interest in this country, is the Sun. At the 228th annual meeting recently the report at several places indicates in interesting ways the tradition that age has created in this company.

For instance, General Manager W. W. Otter-Barry remarked that recently the insurance of a famous public school came to his attention. That insurance was placed with the Sun in May, 1737, and has been with the Sun continuously since then. A policy on a mansion in London was issued in 1818 and is still in force. The annual premium has been paid year by year for 119 years. A firm of solicitors in the south of England just recently completed 200 years of representation of the Sun.

Remarkable Record

Chairman William H. Goschen observed that George VI is the 11th monarch under whose rule the Sun has carried on its work.

"It is," he said, "I think, somewhat remarkable that our old office has been able so to adapt itself to the varying circumstances of the past 228 years as to have remained throughout one of the leaders of the business of insurance." Sir William mentioned that the Sun has done business in Spain for more than 100 years.

The interest of the Sun in Spain, both in the fire and accident field, he said, has been substantial and owing to careful selection the business has proved in the past consistently profitable. A limited amount of insurance against riot risks had been issued, but only in two or three isolated places were policies issued covering the risk of war or civil war. Accordingly the management does not anticipate that there will be any considerable losses through the Spanish turmoil. Since the outbreak of the civil war the Sun has adopted a very con-

servative policy even as regards the renewal of ordinary fire and accident business.

In the United States, Sir William said that the fire business showed a decline in 1936. This was due partly to the fact that in 1935 premiums in connection with a number of long term policies were received.

In the fire account, the Sun had a profit of £231,049, exclusive of interest. The percentage of profit to earned premiums was 10.27.

The Sun intentionally reduced its volume of casualty business in the United States and there was a reduction of £106,824 last year. He said that there will probably be no need for further reduction in that respect.

The profit on the accident account as a whole was 6.41 percent on an earned premium basis as compared with 1.32 percent in 1935.

There was a slight reduction in marine premiums. For a long time there has been unrestricted competition in this field and rates have been very much reduced. An agreement has now been reached which is expected to put a stop to the making of further reductions in rates on hull business. In view of the increase in the cost of repairs, however, some steps must be taken to increase the rates.

Sir William deplored the tendency in many countries to embark upon a policy of economic independence and national self-sufficiency. Excessive taxation and oppressive legislation have been such as to hamper severely the operations of British and other non-domestic insurers in certain countries. In England it has always been recognized that the insurance market should be open to all insurers of whatever nationality and the conditions under which the business may be conducted are the same for all insurers. This, he said, is sound policy and in accordance with the basic principles of insurance in that a free insurance market conduces toward the spreading of risks so that the effects of disaster or serious loss upon the individual insurer or the particular group of insurers will not be overwhelming.

Several Appointments Are Made in Indiana Department

A number of Indiana department men have resigned to take other positions, necessitating several appointments. L. E. Griffith, Huntington, Ind., becomes second deputy succeeding Harold Montjoy. Mr. Griffith has been a life agent and was chairman of the house insurance committee in the last legislature. L. G. Hines is now rate supervisor, succeeding L. D. Swisher, who has gone with the Union Trust Company in Indianapolis as assistant manager insurance department, under H. E. McClain, former commissioner. Mr. Hines, since graduating from Indiana University in 1929, has been connected with the Indiana Inspection Bureau.

R. M. Scanlon has been appointed rate clerk succeeding E. M. Liljeblad, who recently went with Landers & Landers, Indianapolis general agents. J. L. Beatty becomes field representative succeeding Charles Herron, resigned.

To Retire as National Blue Goose Secretary

C. P. Helliwell of Milwaukee, general agent for the West Bend Mutual Fire, has notified officers of the various Blue Goose ponds that he will not stand for reelection as grand welder at the annual meeting in Vancouver, Aug. 17-19. He intends to retire from office. He has served efficiently as grand welder, which is the secretarial position, for several years.

Associated Adjustment Bureau, Springfield, Ill., has moved its offices from the Lutz building to 616 E. Capitol Ave. The firm now has a ground floor location and about twice as much space as formerly.

STATEMENT

SEABOARD FIRE & MARINE INSURANCE CO.

90 JOHN STREET, NEW YORK

MARCH 31, 1937

ASSETS

**Bonds and Stocks.....	\$2,508,393.45
(Bonds and Stocks Valued on New York Ins. Dept. basis).	
Cash in Banks and Office.....	232,409.28
Agents Balances not over three months due	165,810.12
Other Admitted Assets.....	14,607.52
Total Admitted Assets.....	†\$2,921,220.37

LIABILITIES

Reserve for Unpaid Claims...	\$ 167,103.10
Reserve for Unearned Premiums	621,990.04
Reserve for all other Liabilities	35,000.00
Capital	*\$ 500,000.00
Surplus	† 1,597,127.23
Surplus for the Protection of Policyholders	2,097,127.23
	\$2,921,220.37

**Securities carried at \$49,432.46 in the above statement are deposited for purposes required by law.

†(On the basis of March 31, 1937, market quotations for all bonds and stocks owned, this Company's total admitted assets would be increased to \$2,933,921.92, and the surplus to policyholders \$2,109,828.78).

*By action of the stockholders and directors and with the subsequent approval of the Superintendent of Insurance of the State of New York, THE COMPANY'S CAPITAL HAS BEEN INCREASED, effective May 19th, 1937, from \$500,000. to \$1,000,000. through the transfer from surplus to capital of the sum of \$500,000.

AS SEEN FROM CHICAGO

L. J. SCHILTZ VISITS LONDON

L. J. Schiltz, Chicago broker, will spend several weeks in London, conferring with London Lloyds connections.

R. A. NAPIER'S PEONIES

R. A. Napier, head of R. A. Napier & Co., Chicago, local agents, who has one of the most interesting peony gardens in the country, at his home in Blue Island, Ill., takes the occasion every year to invite his friends on some Sunday afternoon when they are in their fullest glory to visit his home and see their beauty. This year the invitation is extended for next Sunday afternoon. Mr. Napier is an amateur grower of peonies and has met with unusual success.

PLANS CRUISE OVER FOURTH

Tim E. Dunne of Homer Gwinn & Co., Chicago, is planning his annual Fourth of July cruise, which this year will be on the steamer "Seandbee." The itinerary calls for leaving Chicago July 2, arriving at Mackinac Island July 3 and leaving the next day for the Soo, the return to Chicago being July 5. A large number of insurance people are expected to make the cruise this year.

Tim Dunne announces another lake cruise to see the Dionne quintts is planned for June 28-July 3 on the "North American." The fare includes meals, berth and dancing at the Grand Hotel in Mackinac. A special two-day cruise to Sturgeon Bay will be conducted June 12-13.

McKINNEY HEADS CHICAGO BAR

Hayes McKinney is being installed Thursday evening of this week as president of the Chicago Bar Association. He is a partner in the Chicago law firm of McKinney, Folonise & Gear, which looks after the legal affairs of the Western Underwriters Association and has an extensive insurance practice otherwise.

UNDERWRITERS SALVAGE MEETS

At the annual meeting of the Underwriters Salvage Company of Chicago, J. C. Harding of the Springfield F. & M., was reelected president; E. A. Henne, America Fore, vice-president, and W. R. Townley, secretary and treasurer. Directors chosen were W. K. Maxwell, Hanover Fire; W. A. Chapman, former manager Fireman's Fund; W. D. Williams, Security of New Haven; G. C. Long, Jr., Phoenix of Hartford, and C. R. Street, Great American.

McLENNAN DAUGHTER TO WED

D. R. McLennan of Marsh & McLennan in Chicago, and Mrs. McLennan, have issued invitations to the marriage of their daughter, Katherine Noyes, to Keith S. Brown on the evening of July 3 at 8:30 o'clock in the First Presbyterian Church at Lake Forest, Ill., where the McLennans reside. Katherine McLennan graduated from Dobbs Ferry. Mr. Brown is connected with Procter & Gamble, the Cincinnati soap people. The newlyweds will live at Wheaton, Ill.

CHANGES IN TITLE

R. L. Rumbaugh, manager of the Western Sprinkled Risk Association of Chicago, has been given the title of general manager and George Porter, assistant manager, has been made manager. There is no change in the duties of the two men. Mr. Porter was formerly connected with the Indiana Inspection Bureau serving it for 16 years. Previous to that he had been connected with a sprinkler concern.

REDMOND GOES TO PARIS

R. M. Redmond, president of the Chicago Insurance Brokers Association, will go to Paris to attend the Interna-

tional Congress of Insurance Brokers. He will sail on the "Normandie." J. A. Mudd, Jr., Chicago, president of the National Association of Insurance Brokers, who had expected to attend, was unable to go and hence appointed Mr. Redmond to represent the organization.

AIR CONDITIONING DEVICES

The Underwriters Laboratories in its new manual giving the "list of inspected electrical appliances" schedules the following devices in air conditioning apparatus: Air circulators, air conditioners, remote air conditioners, self-contained air purifiers, condensing units, controllers, cooling units, humidifiers, humidistats, ozone generators, relays, room coolers, room conditioners and thermostats.

LOSS PAMPHLET SOON READY

The Western Loss Association is just about ready to publish its pamphlet giving in tabloid form a series of recommendations to adjusters. This will be contained in a four-page publication. It will contain recommendations intended to eliminate faults in adjustments that come most frequently to the attention of loss supervisors in the company offices. This pamphlet will be distributed to adjusters throughout the country. The committee in charge of drafting the recommendations consists of J. A. McClelland, Great American; John A. Shea, Aetna Fire, and H. M. Ferrers, Springfield.

MANY FIRES IN CHICAGO

In May the number of fires in Chicago was 27.3 percent less than May last year but 2.2 percent higher than the record of May, 1935, according to the figure of the Chicago Fire Insurance Patrol. For the first five months of this year Chicago's fires run 22.5 percent less than the number a year ago but somewhat ahead of the number in 1935. There were 563 fires in May as compared with 774 in May of last year. The fire that caused the greatest damage in May started in the building of the Consumers Company, 6105 University Ave., on May 12, spreading to apartments and other buildings causing a loss of about \$75,000. There was considerable loss in the Bachli Paint Company, 1811 South Wabash avenue, May 8, and the building occupied by the Supreme Paper Company, 1012 South Fairfield avenue, May 9. Swift & Co. had \$10,000 damage to the store house in the Stock Yards.

The Chicago office of the Northern of London had an outing, including golf and soft ball game at the Big Run Country Club.

The Rominger Insurance Agency, Ottumwa, Ia., is now the Rominger-Miller Agency, with H. M. Rominger and E. R. Miller as partners.

Thomas J. Hall Is Soon to Open His Own Agency



THOMAS J. HALL

Thomas J. Hall of the Chicago agency of Oxnem, Goodman & Hall will retire from that firm July 1 and open his own agency in A-1735 Insurance Exchange, representing the First American, Maryland, Commerce, Trinity Universal and Glens Falls Indemnity. Mr. Hall, by the way, is celebrating in July his 40th year in insurance. He was an announcer in Marshall Field & Co. retail store when Frank F. Holmes, Chicago agent, talked to the head of the men's underwear department saying that he wanted the toughest kind of an office boy that he could get. Mr. Hall was recommended, he being 16 years of age. Mr. Holmes was located then at old 196 La Salle street. Mr. Hall later connected with A. D. Kennedy & Co., and subsequently with Frank A. Early, Klee, Rogers & Cory and then Montgomery & Funkhauser. Out of the Montgomery & Funkhauser organization W. Clarence Oxnem, W. A. Goodman and Mr. Hall formed the firm after the death of George W. Montgomery, who was the senior partner with Mr. Oxnem. This was in May, 1920.

To add to his glory, Mr. Hall is having a wedding in his family this week. His daughter, Violette, who is a secretary in the automobile department of the Underwriters Adjusting Company in Chicago, will be married to R. J. Irvine at St. Barnabas Episcopal Church Saturday afternoon. Mr. Irvine is connected with the Commercial Tire & Supply Co.

Springfield's Net Figures

In a recent tabulation showing the net before reinsurance premiums as well as net after reinsurance premiums of several fire companies, a mistake was made in respect of the Springfield F. & M. Its net before reinsurance amounted to \$15,579,975 last year and net premiums written were \$11,609,162.

COPIES OF ILLINOIS INSURANCE CODE FOR SALE

As a service to the insurance fraternity, The National Underwriter has printed and offers for sale a limited number of copies of the new Illinois Insurance Code, as finally passed by both houses of the legislature. Included are Senate bill No. 270 and all of the amendments thereto as finally adopted and concurred in by the House of Representatives. This book is the new Illinois Insurance Code in its complete and final form.

The new code becomes effective in Illinois July 1, but copies of it will not be available from the State Insurance Department until probably Aug. 1.

Several vital and important changes are embodied in the new code, and all of those in any branch of the insurance business should be familiar with the code's requirements prior to the date when it becomes a law.

Copies may be secured from The National Underwriter, A-1946 Insurance Exchange, Chicago, at \$3 apiece, 6 copies for \$15 or 12 copies for \$25.

COMPANIES

Penn Liberty Fire Reports Steady Premium Increase

PHILADELPHIA, June 9.—Penn Liberty Fire of West Chester, Pa., which commenced business Jan. 19, now has about 60 agents in the state and is increasing its premiums each month.

Four Pennsylvania agency mutuals purchased the charter of the Liberty Bell Fire from Henry W. Brown, changed the name, and refinanced the company with \$100,000 capital and \$50,000 net surplus. Liberty Bell was at one time operated by Corroon & Reynolds. The four mutuals are Lititz Agricultural Mutual, Donegal & Conoy, Perkiomen, and Penn Mutual of West Chester. Field men of those companies plant the Penn Liberty.

Paul W. Pearson, secretary Penn Mutual, is president of Penn Liberty. The new company writes fire only. Its owners are considering making a further contribution to increase surplus.

Seaboard F. & M. Capital

NEW YORK, June 9.—The Seaboard Fire & Marine of this city, now has a capital of \$1,000,000, Superintendent Pink having sanctioned its action in deciding to transfer \$500,000 from surplus to capital. As of March 31 last the company had assets \$2,921,220, and a net surplus of \$1,597,123. It had \$621,990 for unearned premiums. Had the securities been carried at market quotations as of March 31, the assets would have been \$2,933,921, and the policyholders surplus \$2,109,828.

New Central States Directors

At the annual meeting of the Central States Fire held in Wichita, attended by President R. E. Eblen of Hartford, two new directors were added, L. H. Powell, president Wichita Terminal Elevator Company, and B. D. McLean, president Fourth National Bank. They replace Edward Milligan of Hartford and L. C. Kelly of Wichita, both of whom died within the past few months.

The Union of Indiana has been licensed in Iowa to write fire insurance. The Pacific Coast Fire of Vancouver has been admitted to Nebraska.

Cincinnati Members Suspended

CINCINNATI, June 9.—Acting to enforce its "in and out" rule, the Cincinnati Fire Underwriters Association has suspended three members: George Grimm, Ahlbrandt & Wahle, and M. M. Skillman. All three represented the Phoenix of Hartford. The Equitable Fire & Marine of that group is represented in some non-board agencies.

Arrange for Syracuse Outing

The annual summer outing of the Syracuse, N. Y. Underwriters' Exchange, of which Carl Young is president, will be held at the Syracuse Yacht Club on the shores of Oneida Lake, June 21. A varied program of sports has been arranged to include golf, tennis, swimming, etc. Members of both the Syracuse Field Club and the casualty and surety club of Syracuse have been invited to attend.

Missouri Officials Guests

ST. LOUIS, June 9.—Superintendent O'Malley and F. E. Murphy, chief clerk for the Missouri Department, were the guests of honor at a luncheon given today under the auspices of the St. Louis Association of Insurance Brokers.

New Hampshire's Dividend

New Hampshire Fire has voted a special dividend of 20 cents a share in addition to the regular dividend of 40 cents.

EDITORIAL COMMENT

Superintendent Pink's Comment

SUPERINTENDENT L. H. PINK of the New York department, in speaking before the insurance division of the AMERICAN MANAGEMENT ASSOCIATION, commented with splendid intelligence on the automobile accident insurance situation and its relation to insurance. This subject is a very vital one because the automobile accident ratio continues upward and he predicted that the death toll this year will reach 50,000.

Superintendent PINK took the position that there should be a distinction between the careful and careless driver, between the cautious and the daredevil driver. There are some men at the wheel who are thoughtless, indifferent and reckless. There are others who are exceedingly alert, watching every possible danger and guarding against hazards.

We are not getting at the seat of the trouble, it seems to us, in dealing with automobile liability and property damage rating. Unfortunately the merit rating experiment was a dismal failure simply because it was butchered. The man who is careful and whose family is careful deserves some recognition. The careless per-

son whose loss record is black deserves to be penalized. The two assured should not be placed in the same rating category. An assured may be very careful himself and yet members of his family may be exceedingly careless. The experience of the machine regardless of who is the assured should be weighted. Mr. Pink decried compulsory automobile insurance or a compensation plan for automobile accidents similar to workmen's compensation laws. He does not think that that will cure the disease.

It seems to us that the machine that shows a bad loss experience should be penalized and the one that has a good loss record should be rewarded. In other words, why not have a simple rating schedule that will give merit and demerit according to the record. Today we are rating the owner, regardless of who is driving. Every machine carries a similar rate regardless of the experience shown. If a person is rewarded because he shows a satisfactory experience it would be an incentive in our opinion for him to be more careful. Then the automobile with a black record should be sharply penalized.

Danger of Over-Programing

THERE are many conventions and meetings carried on by insurance organizations and groups these days. As RALPH E. RICHMAN of THE NATIONAL UNDERWRITER staff, in commenting on the excellent annual gathering of the NEW YORK STATE ASSOCIATION OF LOCAL AGENTS, said, "There was still the usual overcrowding of the program, leaving no time for the give and take of discussion which frequently brings out the most helpful points as well as providing the greatest stimulation."

It is almost a universal criticism that can be justly applied to these conventions that the program makers are over

ambitious and jam too many set talks or features into a session. Usually the sessions do not begin on time and hence there is embarrassment because the wheels are moving too slowly and people become fatigued. A program of set talks does not give that facility and elasticity that really make insurance meetings vital and constructive. If the program makers erred on providing too little in the way of set pieces and allowed the audience itself to create a schedule spontaneously the interest would be more keen and the results more beneficial. Much more attention should be given to the programs.

Wants the Line Made Level

LEON S. SENIOR of New York City, general manager of the NEW YORK STATE COMPENSATION & RATING BOARD, in his presidential address before the CASUALTY ACTUARIAL SOCIETY gave a broad and sweeping view of the workmen's compensation situation, presenting some suggestions that are forward looking and should be carefully studied. Mr. SENIOR realizes that there have been and will continue to be waves of depression and prosperity. All of us realize that the attempt to adapt rates up or down, according to these fluctuations, are disturbing not only to the insurance companies but the premium paying public. Attempts have been made to make

the rates flexible enough to take care of the curves below the median line and those above. Mr. SENIOR undoubtedly sees the advantage of a leveling process so as to avoid ups and downs.

We have at present a period when the compensation business is more profitable because of peculiar economic and business factors. Now that this situation does exist, there are reductions being made in rates in almost all states. How much better it would be in these days of prosperity to have all compensation carriers create a contingent fund to be developed to take care of new conditions that will arrive in the future when the business becomes less

profitable. This reserve fund should be required by all the states and should be made a liability in a company's annual statement.

That is the method followed in well ordered business houses because they establish a sinking fund to meet obligations that are certain to arise.

As Mr. Senior points out those engaged in rating should be more than mathematicians and statisticians. Their technical knowledge is highly desirable and essential. At the same time he asserts that the technician should be a student of social and economic trends. He, in other words, must become an economist. Economic waves affect employers in many ways. The insurance companies and technical men should be responsive and work out a plan whereby these sharp ups and down can be lev-

eled into a median line. More and more burdens are being placed on employers as workmen's compensation benefits are liberalized. We see it in the numerous bills that are introduced in every state. There are some that are being proposed that are unjustifiable and yet some reforms are desirable. The mere technical knowledge of rating by experience does not meet the situation today. We believe with Mr. Senior that increased rates will not meet a situation at times because the public will be made hostile. In days like the present there should be some provision made for the rainy day that is sure to come. The student of social and economic trends appreciates their effect and these factors should be taken into consideration in rate making processes. More and more they become important forces.

PERSONAL SIDE OF BUSINESS

L. A. Gouldman of Little Rock, president National Association of Independent Insurance Adjusters, has been in Wichita, Kan., conferring with W. H. Moore, executive secretary. Mr. Moore's office is in the Wheeler-Keller-Hagny building. The organization is growing in strength every week.

Mrs. H. P. Gaughran, wife of the head of the Gaughran Insurance Agency of Cleveland, sailed on the S. S. New York June 3 for an extended trip to Europe where she will visit friends and relatives. Mr. Gaughran accompanied her to New York City to see her off.

Mrs. Alice S. Cherry, head of the Cherry Insurance Agency of Carbondale, Ill., is one of the most successful women agents in the state. Thomas Cherry, her husband, operated the agency and on his death Mrs. Cherry continued the business in partnership with Clyde L. Smith. She withdrew from the agency in February 1935, and established her own office. The Cherry family is noted in insurance circles. R. V. Cherry, a son, is manager of the Western Adjustment at Lincoln, Neb. George F. Cherry, another son, is an adjuster in the Omaha office of the Western Adjustment. L. A. Cherry, a third son, is manager of the Western Adjustment at Middleboro, Ky. The youngest son, James, has just finished high school at Carbondale and made a good record both in his school work and athletics. A daughter is married and her husband is in business in Belleville, Ill.

Mrs. Cherry is greatly respected throughout the Carbondale community.

Allen E. Clough, secretary of the loss committee of the New York Board, who is completing 27 years of service in that capacity and is retiring at the close of this month on a pension, is a former western field man. He was born at Colesburg, Ia., on a farm and was educated at Kalamazoo College in Kalamazoo, Mich. He entered a local agency there in 1881. Three years later he went with the Northern Assurance which was opening a western department at Chicago. In 1887 he was appointed special

agent of the company and then later became executive special agent. In 1900 he became special agent of the London Assurance in Michigan and Indiana when Charles Lyman Case was United States manager. He was sent to San Francisco in 1906 to assist in adjusting its losses after the earthquake and fire there. His work was recognized so that he became general adjuster at the United States branch, serving in that capacity for three years before going with the New York Board.

J. C. Kelly, vice-president Wheeler-Kelly-Hagny Trust Company, Wichita, who has been confined to a hospital there for some weeks with a critical throat infection, is somewhat improved and has been moved to his home but will not be fully recovered for several weeks.

Hart Darlington, United States manager Norwich Union, will sail for this country on the Berengaria June 12. Accompanied by Mrs. Darlington he has been visiting England and France and conferring at the head office.

The Civitan Club of Columbus, O., has elected W. A. Robinson, actuary Ohio insurance department, its president.

Fred G. Rapp, veteran insurance man, who established the Rapp Insurance Agency at Columbia, Ill., in 1892 and who for the past 30 years has been district manager for the Dubuque Fire & Marine, has been reelected as a member of the Columbia board of education for his 10th consecutive term of three years. He has been secretary of the board for 27 continuous years.

He also held the office of mayor of his city for 24 consecutive years but declined to run again, stating he thought he had done his duty to his community by serving these many years and desired to give more time to his agency and many other interests.

Mr. Rapp, who although kept busy with his insurance business always finds time to serve not only his own community but the various communities in his section in various ways. He is intensely public spirited and is ever will-



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ing to aid his neighboring cities in launching some civic or educational movement for the welfare of his neighbors.

He is an active member and is now vice-president of the St. Louis regional planning commission. This association embraces three counties in Illinois, four counties in Missouri and the city of St. Louis.

Cedric W. Foster, formerly financial and insurance editor of the Hartford "Times," who for the last ten months has been director of programs and public relations of WHTT broadcasting division of that publication, has been made manager of the station. Mr. Foster has been associated with the "Times" since 1929. He became well known to insurance men because of his handling insurance news for the paper.

W. F. Klair of the Klair & Scott agency, Lexington, Ky., who has been ill for months and underwent a serious operation, is reported to have suffered a relapse following return from a trip to Florida, and is in a dangerous condition.

G. H. Newbauer, Indiana commissioner, is owner of a fine pointer dog which has been reaping a handful of blue ribbons during the past three weeks. Winning first place in his class at dog shows in Cincinnati, Fort Wayne, Anderson, Ind., and Indianapolis, the dog also was reserve winner at Fort Wayne and Anderson, and in a show at Indianapolis also took first honors for local dogs. He is two years old, with the registered name of "Risser Markable," but known to his intimate friends as "Mark."

Frank Booth, old time fire and casualty agent of Clearwater, Fla., made a hole-in-one on the 140-yard 14th hole country club course there. He is president of the club.

W. K. Maxwell, vice-president in charge of the western office of the Hanover Fire, will leave Chicago Wednesday of next week for New York City where he will spend a week at the head office and visit his son, W. K. Maxwell, Jr., who is on the staff of the "New Yorker" and is author of the recent best seller, "They Came Like Swallows," before embarking on the "Queen Mary" with Mrs. Maxwell for a trip abroad. They will go to England, Germany, Holland, Switzerland, Italy and then to Paris. They will sail for home July 24 on the "Georgic" and will arrive in Chicago about Aug. 1.

W. H. Lininger, vice-president in the western department of the Springfield F. & M., makes it an annual occasion to drive the latter part of May to his native haunts near Galion, O., and visit the old Lininger farm and the home of his Grandfather Harding, near Bucyrus. It was in this region that Mr. Lininger received his early training. He was accompanied by Mrs. Lininger and while on this tour drove through other sections of Ohio.

Some of the news services in taking coronation pictures in London brought out in bold relief the home office of the Sun of London, showing its trademark, name of company, etc. The only anachronism was the sign that it had been in business 225 years. It had not brought the sign up to date, as it should have read 227 years. The scene is on Threadneedle street, at Trafalgar square, opposite the Nelson monument. In the background is shown the home office of the Royal but it is not as distinct as the Sun. The Sun, therefore, received some international advertising free of charge.

Sympathy, widespread and sincere, is felt for **Lamar Hill**, vice-president and general counsel of the America Fore group, in the death of his wife, Adelaide Singleton Hill, at their home in New York City Monday, following an illness of over two years. Funeral services were held at the residence Wednesday. Surviving in addition to Mr. Hill, are two

daughters, Adelaide J. and Ellen C. Hill. A native of Atlanta and resident in that city until removing to New York in 1922, Mrs. Hill was a woman of high culture and rare charm, devoted to her family as the members were to her. A frequent attendant with her husband at insurance gatherings, she was well known to and highly esteemed by many insurance people the country over.

Among those attending the funeral in Sioux Falls, S. D., of General Agent **J. M. Cogley** were E. M. Schoen of Chicago, western manager of the Atlas, and T. G. Dahl, Chicago, manager hail department Great American.

L. J. Braddock, associate western manager North America, Chicago, is leaving Friday of this week for a month's vacation trip to the coast.

A. W. Hicks, who served as president of the New Jersey Association of Underwriters from 1921-23, died at his home in Millington, N. J., at the age of 68. He sold his interests in Summit, N. J., when he became ill several months ago.

Give Rain, Hail Report for Southwestern Territory

Continued rains starting the last week in May have given the entire state of Kansas and much of the Oklahoma and Texas Panhandles abundance of moisture, excessive in some cases. While the two weeks of rain came too late to make a wheat crop for western Kansas or the Panhandle country other than scattered fields, the majority of which will produce no more than seed, prospects are good for row crops in this area and a normal wheat crop is assured for the eastern half to two-thirds of Kansas. The Kansas crop is now estimated at 135,000,000 to 145,000,000 bushels, an increase of some 25 percent over 1936 but some 35,000,000 bushels less than early indications.

Hail losses have been scattered and not severe except for the early storm of May 21, which hit several spots in the south central section of Kansas in the general vicinity of Wichita. In addition to hundreds of crop claims, the storm caused many losses to mercantile, school and dwelling properties in Newton and Bell Plaine, largely to roofs, though some glass losses were heavy. Extra adjusters have been in the field. Rough estimates of damage are \$250,000 to crops and \$125,000 to properties. With rather heavy losses coming early it greatly stimulated hail writing on wheat in the favored areas, many offices reporting new business that would approximate or exceed their losses to date. As a rule, no extensive hail losses are expected before the first of June. Harvest has started in Oklahoma and will extend through southern Kansas during this week on a large scale, providing the rains do not continue to prevent access to the fields.

Vetoes Code Appropriation

ALBANY, June 9.—Governor Lehman has vetoed the \$12,500 item in the supplemental appropriation bill for the expenses of a joint legislative committee to revise and recodify the insurance law. The governor said:

"The department of insurance is now engaged, under special budget appropriation, in recodifying the insurance law. This committee, therefore, would simply duplicate the work already being done by a state agency."

Mutual Agents in Gathering

The Mutual Insurance Agents Association of the District of Columbia and Virginia held its annual meeting at Old Point Comfort, Va. The principal speaker was Edward Oakes, secretary National Association of Mutual Insurance Agents. Another speaker was J. F. Minor, Charlottesville, Va., association vice-president.



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The NATIONAL UNDERWRITER

June 10, 1937

CASUALTY AND SURETY SECTION

Page Fifteen

Accident & Health Meet Sets Record

New High for Attendance, Interest and Program at National Association Session

HOLTZMAN IS PRESIDENT

Redfield Executive Secretary as Ferguson Retires—Milwaukee People Help Make Convention Notable One

NEW OFFICERS ELECTED

President—A. M. Holtzman, Colorado Life, Denver.

First Vice-President—E. H. O'Connor, United States Casualty, New York.

Second Vice-President—G. V. Chandler, General Accident, San Francisco.

Secretary—Clyde E. Dalrymple, Preferred Accident, Milwaukee.

New Members Executive Committee—H. A. Cunningham, Aetna Life, Cleveland; E. H. Ferguson, Great Northern Life, Chicago, and C. T. Redfield, Mutual Benefit Health & Accident, Chicago, for three years; R. J. Long, Great Northern Life, Detroit, two years.

By FRANK A. POST

The annual meeting of the National Accident & Health Association held last week in Milwaukee set new records for attendance, the high character of the program presented and the interest manifested in its work. Full credit for the signal success of the convention was given to the Milwaukee committees, headed by E. H. Mueller, Pacific Mutual Life. There was a paid registration of 329, including 212 from Milwaukee and 117 from outside that city, just about doubling the total attendance at the meeting in Chicago last year. All sections of the United States and Canada were represented. Chicago had about 25 on hand, the largest outside delegation.

Holtzman Dynamic Leader

A. M. Holtzman, manager accident and health department Colorado Life, Denver, was elected president. He has had 16 years' experience in accident and health insurance. He became especially well known in his five years with the Continental Casualty when he traveled all over the country stimulating production of accident and health insurance. He has just started his third year in his present post. He is a man of virile personality and a dynamic speaker. In taking office he set as especial objectives the bringing into the association of accident and health men over the country who are not associated with any of the local associations and giving all members something by which they may profit.

The proposed qualification examination plan, approved at a meeting of the executive committee last December,

Pass Pennsylvania O. D. Bill; Problems in 4 States

Casualty company executives are now faced with a new occupational disease problem in view of the fact that a bill to make occupational diseases compensable has passed the Pennsylvania legislature. This is added to the current problems that exist in Michigan and Indiana where O. D. laws have just been passed and in Illinois where the assigned risk problem has not been completely solved. An occupational disease law was passed in Delaware a few weeks ago but apparently this does not project any unusual problems. It does not include silicosis. Most of the diseases covered are from chemical poisoning which is important there due to the presence of the Du Pont industries.

The Pennsylvania bill, which has not yet been signed, has a number of unusual features. It includes 12 specified diseases, including silicosis and asbestosis. Indemnity is provided on account of silicosis in the second and third stages only, unless accompanied by pulmonary tuberculosis under which circumstances there will be compensation at any stage.

To help take care of the accrued liability problem there is a provision whereunder the state shall share the cost of O. D. losses during the first four years. During the first year, if death or

disability occurs on account of exposure for the previous five years, the state will pay three-fourths of the loss and the employee one-fourth.

Payments are to be made from the second injury reserve account of the state fund and there is appropriated \$100,000 in addition.

Maximum recovery for O. D. disability or death is \$3,000.

There is a somewhat ambiguous provision that no compensation shall be payable for partial disability or where the last injurious exposure occurs prior to Sept. 15, 1937.

There is a provision that the employer is liable only if the last injurious exposure causes disability or death within one year.

There is an unusual provision that was undoubtedly introduced at the instance of labor, that any employee who is subjected to a physical examination and is discharged within one year of that examination, will be presumed to have occupational disease.

The Michigan law is now being studied by executives. They find that it contains many flaws.

For instance, section four refers to compensation payable to employees in employments enumerated in section

(CONTINUED ON PAGE 18)

came in for some discussion. A motion was adopted placing the association on record as favoring the idea and directing the executive committee to carry it out if it is found possible from the standpoints of finances and available manpower. The only opposition to the proposal was based on the question of feasibility. There is no question raised as to its desirability. To show that the producers welcome such an opportunity, E. H. O'Connor, United States Casualty, New York, told of the experience of the New York Accident & Health Club in connection with the lecture series for brokers conducted the past winter and spring. On the back of the program for each lecture, six questions were printed. From 75 to 125 sets of answers were turned in after each meeting and 50 qualified for awards.

Ferguson Retirement Regretted

E. H. Ferguson, retiring executive secretary, told of the favorable results he had obtained with a somewhat similar plan in his own company, the Great Northern Life. He said that passing such an examination gives a producer confidence, which in turn generates enthusiasm.

Mr. Ferguson's decision to decline reelection as executive secretary caused universal regret, as he has done outstanding work in that position and is giving the primary credit for the advances the association has made in the past two years. When it was decided at the Detroit convention two years ago to set up a central headquarters, he agreed to take on the work until it could be fully launched. He has done that and now feels that he can no longer give the time to it.

The selection of his successor was left to the executive committee, which held

a meeting immediately after the adjournment of the convention to consider the matter. It was decided that C. E. Dalrymple, Preferred Accident, Milwaukee, new secretary of the association, will get out the bulletins formerly issued by the executive secretary. C. Truman Redfield, manager Mutual Benefit Health & Accident, Chicago, offered the facilities of his office for handling the correspondence and other routine work of executive secretary's office. He was designated as executive secretary and treasurer.

Seek New Financial Setup

It was felt that a better financial setup for the national association was essential and 15 men, representing as many local groups, pledged themselves to raise \$100 each for the national treasury. Mr. Redfield pledged the organization of at least two new associations in the next year, in Indianapolis and Omaha, and an especial drive will be made to add at least ten member associations.

Chicago, Cleveland and Detroit presented invitations for the next meeting. The choice was left to the executive committee.

Following the formal opening of the convention by E. H. Mueller, president of the Milwaukee association and general convention chairman, Phil Grau, former secretary Milwaukee association of commerce and now an insurance broker, gave the address of welcome. In his response Mr. Mueller outlined some of the preliminary work done in connection with the convention and then turned the meeting over to H. A. Cunningham, Aetna Life, Cleveland, national president.

Mr. Cunningham, in his annual address

(CONTINUED ON PAGE 28)

Lawyer Issue Is Before the Court

Important Petition Has Been Filed by Six Companies in Missouri

TO GO TO HIGH TRIBUNAL

Question Is One of the Most Vital That Has Arisen in Claim Settlement

The question of how far insurance company employees may go in the handling of claims before being forced by statute to employ a lawyer—one of the most vexing problems with which the major casualty organizations have been faced recently—was placed squarely before the courts last Saturday when Attorney W. S. Hogsett, Kansas City, filed with the circuit court at Columbia, Mo., a petition for declaratory judgment raising this point.

His petition was filed on behalf of the six mutual casualty companies having the largest number of Missouri members—Liberty Mutual, American Mutual Liability, Employers Mutual Liability, Employers Mutual Indemnity, Hardware Mutual Casualty and Lumbermens Mutual Casualty. These companies wrote some \$2,000,000 in casualty premiums in Missouri during 1936.

Defendants in the Case

The petition names as defendants Boyle Clark, general chairman of bar committees of Missouri, and the members of his advisory committee—J. A. Parks, J. C. Grover, J. D. James G. C. Sibley and A. F. Hillix. Permission to sue was granted by the Missouri supreme court and the petition was filed at Columbia, Chairman Clark's home, to speed filing of his reply.

Trial of the question later in the month is counted upon to determine whether insurance company representatives are engaging in the practice of law when they fill out the various forms required in the settlement and investigation of claims made against Missouri residents who are policyholders in these companies. Because the decision will set an extremely important precedent, which may affect every other line of business in which disputes arise, an appeal to the Missouri supreme court is regarded as certain.

Declaratory Judgment Procedure

The use of the declaratory judgment procedure in cases of this sort is comparatively new. Under this method the insurance companies set out that they operate along certain lines in paying their claims, and petition the court to decide whether, under the decisions and statutes of Missouri, they are in so doing engaging in the practice of law.

The petition charged that the Missouri statute defining the practice of law is

(CONTINUED ON PAGE 28)

Ponder Minnesota Compensation Law

New Measure Is Intended to Affect All Employers Arbitrarily

MAY ADD 15,000 RISKS

Legal Men Differ Over Interpretation of Legislation Which Goes Into Effect July 1

ST. PAUL, June 9.—With only three weeks remaining before compulsory compensation insurance becomes effective in Minnesota some legal questions have arisen which are confusing insurance men and making difficult any forecasts as to effect the new law will have on the business.

The law, passed at the recent regular session of the legislature, was obviously intended to force all employers in the state under the compensation act. Up to this time it has been optional and thousands of employers have elected not to be bound.

Several Interpretations

However, wording of the new legislation is such that lawyers have interpreted it differently. It reads that: "The right of an employer or employee . . . to elect not to be bound by the workmen's compensation act is hereby abolished as to all contracts made after the effective date of this act." (July 1, 1937.) Some attorneys have held this means any contracts made before July 1, 1937, would not be covered by the new law and it is understood that a considerable number of employers, acting on such legal advice, hope to use this as a loophole.

The attorney-general's office has been asked to give a ruling on the point and it is understood it is now studying the new law. In case he holds the same opinion as other attorneys it would still be possible to remedy the situation by amending the law at the special session of the legislature now convened.

If the new law is finally interpreted to force all employers into compensation insurance it will add thousands of risks in Minnesota. One estimate was as high as 15,000. Last year there were approximately 40,000 compensation risks in Minnesota and premiums topped \$6,000,000, about the biggest year the companies have ever had in the state. Premiums dropped as low as \$3,500,000 during the depression years and the recent normal has been around \$5,000,000.

With increase of several thousand additional risks under the new law premiums might reach or pass \$7,000,000. Compensation experience in Minnesota the past year or two has been more favorable than it has been for several years and a number of companies have been handling the business profitably. If there is a large increase in the number of risks it will swell considerably work of the Minnesota compensation rating bureau and also that of the Minnesota compensation insurance board.

Would Limit Defenses

The Illinois senate has passed amendments to the acts governing accident and casualty and life policies providing that a policy shall not contain a provision exempting the insurer from liability if the assured dies or receives fatal injuries while committing an illegal act unless the exemption applies only to cases where the illegal act directly causes or directly contributes to the death or fatal injury.

Bassett Explains Virtues of the New Auto Rating Plan

The occupational rating plan for automobile risks that was devised by Neal Bassett, U. S. manager of the Accident & Casualty of Switzerland, and that is being used by that company in this country, has attracted considerable interest.

This form has a number of unusual aspects. There is an agreement signed by the named assured. It is agreed that the automobile may be used for pleasure and for family and personal duties, and in going to and from work.

There is an agreement that if the assured violates the provision as to permitted professions, business, occupation and uses, the insurer has the right to declare the policy void as of the moment of its inception, in which event the full amount of the paid premium will be refunded.

Those Entitled to Discount

There is included in the form a list of those entitled to 20 percent discount from manual rates. Some are permitted to use their automobiles in connection with their duties, while others are not.

There is also a merit rating agreement. If the assured qualifies for this agreement, he gets a reduction of 10 percent in his rate. He warrants that he has not had an accident in the previous year. If later a claim is presented on account of an accident occurring within the previous year and the assured had reason to believe such a claim would be presented when he took out insurance in the Accident & Casualty, the A. & C. has the right to declare the policy void from its inception. If the named assured did not have reason to anticipate this claim, then he will merely be called upon to refund to the Accident & Casualty the 10 percent.

In filing these forms in states that have anti-discrimination laws, Mr. Bassett prepared an interesting argument. The policy has been approved in such states.

Next Best Method

In the absence of a non-prohibitive expense method for determining and applying direct mileage rating, Mr. Bassett declared, the next best method is to pick the classes that by their nature are normally subject to the least road exposure, comparatively speaking. Such autos are entitled to a lower rate. Although there are individual exceptions, they do not destroy the logic of the reasons advanced, nor the propriety of the method. "The fact that a certain man engaged in a certain profession assassinated another man," he said, "does not mean that all men belonging to the profession to which the assassin belongs must pay the assassin's penalty. That entire class should not be punished for the faults of the individual."

"We have devised a form plainly and simply worded; no one can misunderstand it; it is printed in large, clear type; it must be signed by the assured; an unfaithful agent would not dare to falsify use it; it says what it means; there is no ambiguity in wording; there is no deviousness in intent; it does not encourage rate cutting through advertising or offering one thing, and encouraging or permitting another; it does not permit rate cutting, intentional or otherwise; it is non-discriminatory; it prevents discrimination in favor of certain classes and gives justice to others; it is honest in conception and sound in principle."

Requirement of Signature

Mr. Bassett stated that the requirement of the signature to the statement is a guaranty of non-discrimination to the insurance department and a guaranty to the insurer that its rates will not be violated. It is a guaranty that

(CONTINUED ON PAGE 27)

Accidental Deaths in U. S. Total 111,000 During 1936

Accidental deaths in the United States during 1936 totaled 111,000, up 11,033 from the 99,967 of 1935, according to report of the National Safety Council. Home accidents accounted for the largest number of victims and showed the greatest increase during the year.

Deaths due to home accidents last year totaled 38,500 as contrasted to 32,000 in 1935. Motor vehicle accidents accounted for 37,800 deaths in 1936 as contrasted to 36,369 in 1935. Other public accidents for 1936 totaled 20,000 as against 18,000 the previous year. Occupational accidents were 18,000 for 1936, up from 16,500 for 1935.

The council warned, however, that it is an extremely difficult task to analyze the 1936 national accident experience, due to many conflicting facts and reversals of previous trends. For instance, while occupational fatalities advanced 1,500 in the nation as a whole, National Safety Council members had slightly fewer accidents per million man hours in 1936 than in 1935.

As another example, in 16 states and

in 116 cities (not in those states) motor deaths were reduced by more than 8 percent, but bad records in other states and cities sent the total up. However, the population in areas which recorded reduction total 53,000,000. An encouraging point is the fact that while gasoline consumption last year was up nearly 11 percent, meaning 22,000,000,000 more miles of travel, motor deaths advanced only 4 percent. This proves American drivers are doing a better job and are better guided by enforcement in engineering agencies than in previous years.

Persons from 15 to 24 years of age had the highest death rate increase during the past year, the rate per 100,000 climbing from 29.0 in 1935 to 31.8 in 1936. People from 25 to 64 years old had a rate of 32.4 percent both years. School age children, from five to 14 years, advanced from 12.1 to 13.2. A much greater percentage of motor vehicle fatalities occur in non-collision accidents than heretofore classified. There was a distinct upward trend in pedestrian deaths from 1935 to 1936. All of the national increase in traffic deaths occurred in rural areas and cities under 10,000 population. The larger cities kept their fatalities down much better.

Heaviest Percentage at Night

In 1936 three-fifths of fatal accidents occurred at night time, in spite of the fact night travel is only one-fifth of the total traffic. The accidents were more serious and more frequent. In many states where daytime motor deaths showed decline, night time accidents increased. Alcohol and fatigue showed their effects to the greatest degree at night.

Speed too fast for the driving conditions caused a large number of the accidents, although exact figures are not available. However, 26 state summaries blame excessive speed for driving conditions for the accidents. Of all fatal accidents, 7 percent of the drivers and 11 percent of the pedestrians had been drinking or were intoxicated.

Highway Grade Accidents

Highway grade crossing accidents totaled 1,786 in 1936, and 1,680 in 1935. In day accidents the automobile is usually hit by the locomotive while at night the situation is reversed.

The home accident problem of course is more serious in the older age classification, falls usually being the case of the accidents. Among children burns are the principal hazards.

Civil aviation accidents also increased during the past year, 339 deaths occurring, 67 of these in scheduled flying. Railroad passenger fatalities totaled the same last year as in 1935, 23. There were increases among employees, while trespasser deaths showed the same as 1935.

21 PERCENT RISE IN 1937

According to data released by the Aetna Casualty & Surety automobile fatalities increased 21 percent the first four months of 1937 as compared with that same period of 1936. In the 29 states from which the statistics were compiled, such deaths totaled 5,302 during this period in 1937, as compared with 4,399 during the same time in 1936. Decreases were shown in: Kansas, Arizona, Maine, Washington, Oklahoma, Wyoming, Rhode Island and South Carolina.

Hatfield a Phoenix Director

HARTFORD, June 9.—Frank C. Hatfield, vice-president of the Phoenix of Hartford, was elected a director, succeeding to the vacancy on the board created by the death of President Edward Milligan.

Fireman's Fund Official Is Honored on 20th Year



B. G. WILLS

B. G. Wills, vice-president Fireman's Fund group, was recipient of a tribute from associates in observance of his 20th anniversary with the company. Returning from luncheon, he found his office bedecked with flowers and on his desk a marble pen and pencil stand, gift from the automobile and indemnity departments.

Mr. Wills joined the Fireman's Fund in 1917 as superintendent of the automobile and casualty departments at the home office. From 1921 to 1928, he was in Los Angeles, then returned as assistant secretary in charge of the automobile department. In 1930, with organization of the Fireman's Fund Indemnity, he was elected vice-president, as well as vice-president of the Occidental Indemnity, continuing as assistant secretary of the fire companies. Last year he became vice-president of all companies in the group.

Mr. Wills is past president Casualty Underwriters' Association, and has been active in safety movements, serving as general chairman Western Safety Conference, during its organization in 1936. He is a member of the local advisory committee in charge of the expansion program of the National Bureau of Casualty & Surety Underwriters on the Pacific Coast.

Trace "Phony" Start of Commonwealth

DeCelles Charges Bank Account Opened for Few Hours by Promoters

BUT BANK DENIES IT

Massachusetts Commissioner on Stand Six Days in Probe of Scandalous Bay State Mutual

BOSTON, June 9.—A casual "surmise" on the part of Commissioner DeCelles that there were irregularities in connection with the Pilgrim Trust Company's business dealings with Commonwealth Mutual Liability during his testimony before the legislative investigating committee provided a one day sensation when the governor, commissioner of banking and president of the bank were all drawn into the picture. Hearings were resumed today.

Mr. DeCelles, defending his claim that he had "\$100,000 of paid-in cash subscriptions" provided by statute as a requirement of a new casualty company, when he granted the license, had explained he made certain there was \$78,000 on deposit in the Pilgrim Trust Company on Dec. 31, 1935, and also held checks for \$15,000 and \$7,000 drawn on the same bank in his possession. Although the checks were given the commissioner Dec. 31 they were not cleared in the bank until Jan. 6, and it had been testified that Manager Ryan had called the commissioner in the meantime and asked him to delay deposit of the checks. More recent investigation having disclosed the State Underwriters Agency, connected with the company which issued the checks, had no account in the bank on Dec. 31, led the committee to interrogate Mr. DeCelles sharply as to the delay in putting the checks through.

Temporary Bank Account

"I think an investigation will disclose that the State Underwriters Agency or Frank Cohen, opened an account on Dec. 31 and that it was closed out later in the day without any record being kept by the bank of the transaction" declared Mr. DeCelles.

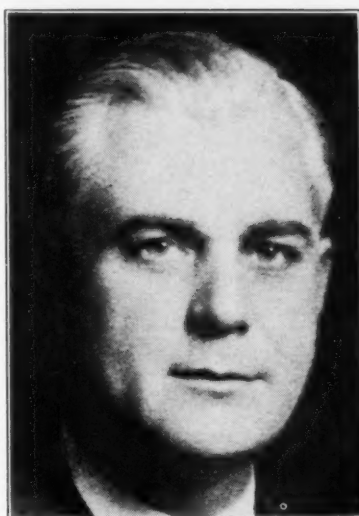
Upon being apprised of Mr. DeCelles testimony the governor had Bank Commissioner Husband visit the bank. Before the day was over the papers were headlining statements from President Sturges of Pilgrim Trust Company and the bank commissioner denying any irregularities in the handling of the Commonwealth's business.

The inference was the checks were valueless when issued, as there was no account in the bank, and that the checks were made good several days later only when collections made by the company after its license was issued had been deposited. This, and information gained from questioning the commissioner that \$60,000 of the \$78,000 funds in the bank had been secured by giving of a note of the company, a liability not disclosed at the time, are deemed important evidence toward establishing the fact that the company had not properly qualified with \$100,000 of paid-in subscriptions, as well as having undisclosed liabilities not allowed by law.

Made No Inquiry

The commissioner admitted he had made no inquiry on Dec. 31 to see if the Commonwealth Mutual had an account. He said he later found out that an attorney for Commonwealth had negotiated the loan of \$60,000 from Pil-

Executive Committee Head of the H. & A. Conference



A. E. FAULKNER

A. E. Faulkner, president Woodmen Accident, Lincoln, Neb., who was elected chairman of the executive committee of the Health & Accident Underwriters Conference at its annual meeting in White Sulphur Springs, is thus placed in line for the presidency next year. He has served as second vice-president of the conference for the past year, was chairman of the program committee for the White Sulphur Springs meeting and presided at the agency management session there.

grim Trust and had received a fee of \$8,000.

The commissioner stated he learned later that the \$25,000 in bonds deposited with him first as a guarantee of good faith, later to secure the \$22,000 checks and eventually as a guarantee fund, had been secured from the Premium Finance Company as a loan on a note, which was an unallowable liability of the company not disclosed when the company was admitted.

Mr. DeCelles was questioned closely as to why he had revoked the license of State Underwriters Agency July 30, 1936 and within a few days issued a new license to Kilby Underwriters, as a subsidiary of Commonwealth. The commissioner explained that State Underwriters had neglected to renew its license and had accepted commissions illegally for several months in the interim. The license had been revoked because of the illegal actions of the company. However, when the new agency was formed it consisted of the same officers as the old, except that Count Luigi G. Castelli, a Cohen representative, had been eliminated.

Fraudulent Claims

The New York interests might have gotten large sums out of the company by fraudulent claims, declared Mr. DeCelles. His department, he stated, was checking hundreds of claims filed against the company since it became insolvent, believing many to be fraudulent. Many claimants of record, he said, never made a claim and had never received any money despite the showing in the records of large payments.

These fake claims, he said, appeared about the time one Samuel Cohen, supposed to be a brother of Frank Cohen, came from New York.

The commissioner charged that Samuel Silverman, for a time counsel for the company, had threatened him with loss of his state position if he interfered with Commonwealth. "He said if I closed the State Underwriters he would file bills in equity which would cover me with mud" and referred to rumors on the street which attacked the

Accident-Health Sales Tips Given in Milwaukee "Clinic"

A rapid-fire presentation of workable accident and health selling suggestions featured the "sales clinic" conducted by A. D. Anderson, Continental Casualty, Chicago, at the annual meeting of the National Accident & Health Association in Milwaukee.

Some novel methods of selling the reimbursement form were presented by George L. Dyer, Jr., Columbian National Life, president St. Louis association. A successful prospecting plan was to write to colleges, indicating that a son or daughter was about ready for college and asking for the names of students from St. Louis. The fathers' names were given, of course, and from a list of 400 thus obtained 80 applications were secured for policies on the sons and daughters.

He also suggested that when an "app" is secured from a business man and the wife is designated as beneficiary, the suggestion be advanced that some data be given about her for purposes of identification. A "housewife" policy is ordered for her and in seven or eight cases out of ten is delivered without any difficulty.

Monthly Premium Advantages

Lyle Tuchscher, general agent Time, Marshfield, Wis., told of the advantages of selling the monthly payment plan, referring to the fact that people are accustomed to paying for other things on a monthly basis. He gave statistics on income in the United States, showing that 44 percent of the workers earn less than \$1,500 per year. He said the only way such people can pay for accident and health protection is on the monthly plan and that there is an obligation to men of this class, who need the protection more than any other. He also spoke of the compulsory accident and health bills introduced in many states and expressed the belief that the existence of the monthly premium plan is the strongest bulwark against the passage of such laws.

In discussing "Obligations of an Accident and Health Adviser," R. J. Long, Great Northern Life, Detroit, listed as among the characteristics necessary to success in that field knowledge, experience, ability to analyze the other fellow's

problems, tolerance, patience, intelligence, cooperation, pride, brotherhood and a sense of obligation, showing just how each one of them fitted into the general picture and their importance to the accident and health man.

An extremely effective blackboard sales presentation was given by Clyde Whitely, Travelers, Detroit. Stating that the six points to be impressed on the prospect are the need for protection of his ability to stay on the job, the fact that accidents do happen, that one might happen to him, that it would mean immediate monetary loss, also loss of time, and that there is a way to get rid of this situation. Mr. Whitely carried through the presentation along the general line of the visual sales pad prepared by his company.

Made Many Presentations

He said that he gave it exactly as he did just a week before to a prospect with a wife and two daughters, resulting in four applications (reimbursement forms for the wife and daughters) and adding that he had made the presentation 11 times in two days, getting six sales and 14 applications.

In his talk on closing, W. B. Cornett, Loyal Protective, president of the Columbus, O., association, the "baby" of the national organization, said it is the most ticklish part of the sale and can not be regarded as something tacked on at the last minute, but is the cumulative result of right selling tactics throughout the interview, starting with the approach. If what precedes it has been done right, a mental momentum has been created which will swing the prospect in the right direction.

Before attempting to close, he favors making a brief summary of the points previously covered, as in some cases the prospect may have been unable to tie the threads together at certain points. He also asks whether he has made everything clear and whether there is any other information the prospect desires and brings out the idea that the prospect may lose something by not acting at once.

He emphasized the importance of getting cash with the "app" and said that the only way to get it is to ask for it.

Keeping Business on Books

With the steps in the selling process disposed of, Chairman Anderson said the next problem is to keep the business on the books. L. N. Roach, Continental Casualty, president of the Cleveland association, handled that question in his talk on "How to Avoid Lapses." He said the answer could be given in three words: "Don't sell any." He held that most of the lapses of accident and health insurance date back to the day the sale is made. There may not have been a proper understanding by the applicant of what he was buying, or the salesman may have been giving more consideration to the size of his commission than to the prospect's needs. It is better, he said, to place a small premium policy and have it stay in force than to collect one commission on a larger premium and have it lapse. A lapse due to dissatisfaction over a claim can also be traced back in most cases to the original sale.

If it is found that the policyholder's financial status has been disarranged so that he can not pay the premium, it is better to reduce the indemnity or change from an annual to a quarterly premium than to let him lapse, as in that way the agent loses track of a former good policyholder and does not know when he becomes better off financially.

He emphasized the importance of telling an applicant what the policy will not do as well as what it will do, and telling it in simple language. He also suggested that the questions in the ap-

(CONTINUED ON PAGE 27)

department and the personal character of the commissioner, said Mr. DeCelles.

The commissioner closed his six full days on the stand with some recommendations for future legislation. He would have a law passed forbidding new companies to finance the premiums necessary to qualify and he would forbid the form of underwriters' agency used in Commonwealth Mutual.

Calls Hearing Soviet Trial

Samuel Silverman appeared to defend himself. He denied that he was party to any "plot" to get the commissioner.

The hearing which Mr. DeCelles gave to State Underwriters, just previous to revoking its license, was styled by Silverman as "like one of those Soviet trials." Silverman declared the commissioner called the meeting without warning, ran it arbitrarily and that the session broke up in tumult, during which time he had protested vigorously the alleged highhanded procedure of the commissioner.

Silverman said he had recommended the ouster of General Counsel Ryan. The directors, he said, told him of the removal of Ryan and he advised that they do so. If Ryan were removed the commissioner's hand would come down on the company. However, in a day or two steps were taken to sever the relations of Ryan with the company, he declared. This was followed within a few days by word that a hearing was to be held on the suspension of license, said Silverman.

Need Better Enforcement of the Responsibility Laws

VIEWS OF H. M. STARLING

If All Had Such Acts and Enforced Them as in Maryland, 225,000 Would Lose Licenses

Stronger and more persistent enforcement of the provisions of financial responsibility laws, particularly in respect of revocation and suspension provisions, is the need today, according to Howard M. Starling of Washington, D. C., legislative representative of the Association of Casualty & Surety Executives, who addressed one of the sessions during the Pennsylvania Insurance Days program in Pittsburgh.

No piece of motor legislation, he said, has ever met with the degree of approval and acceptance given the responsibility law. In nine years it has been adopted by 29 states, Hawaii and District of Columbia, and all the provinces of Canada except Quebec. President Roosevelt in a safety message to the governors of the states, urged adoption of this law as part of the safety program of the nation.

Produces Results

All this, he contended, is proof that the responsibility law has met a need and is producing significant and far reaching results.

On the other hand, compulsory automobile liability insurance bills have been introduced in every state, but the experience is still confined to Massachusetts. Those who were the most earnest sponsors of the Massachusetts law in the beginning are now its most outspoken critics.

He expressed the hope that Pennsylvania would not take the "backward" step of repealing the financial responsibility law and adopting a compulsory scheme.

Where financial responsibility laws have not come up to expectations in their results, the fault is due to the administration, he said. These laws would be twice as effective if there were proper administration.

Differences Among States

He gave figures indicating the difference in enforcement results in some of the states. In New York, for instance, last year 2,269,355 motor vehicles were registered. During that year 8,436 motorists came under the financial responsibility law. In New Jersey with registration of 865,641, there came under the law 6,683. Maryland had 332,892 registered and 3,763 came under the law.

If financial responsibility laws were in effect in every state and reckless drivers were ruled off the road under it, as they were in New Jersey and Maryland during one year, the result would be that 225,000 drivers could be outlawed in the course of a year, in the event they failed to meet the requirements. From the standpoint of promoting safety and respect for law, he said, suspension and revocation is the most effective weapon.

Mr. Starling attacked the idea of compulsory insurance at some length, citing seven of its outstanding faults. These are familiar to insurance people who have been following the arguments.

Outline Procedure for the Paying of Airship Victims

The United States Aviation Underwriters in discussing coverage of victims of the Hindenberg disaster outlined the procedure for paying claims involving 13 passengers who were American citizens. It was pointed out that liability of the Hindenberg operators is covered by the Warsaw convention ratified by the United States and which became operative in October, 1934. Under this pact, absolute liability is imposed upon

Leaders in A. & H. Association



These pictures, showing some of the leaders in the National Accident & Health Association, which held its annual meeting last week in Milwaukee, were taken by Charles N. Dubach, Hartford Accident, president Chicago Accident & Health Association. They show:

Top, left to right—A. M. Holtzman, Colorado Life, Denver, new president National association; C. H. Davis, superintendent railroad department Pacific Mutual Life, Chicago, and J. M. Gantz, general agent Pacific Mutual, Cincinnati.

Center—H. A. Cunningham, Aetna Life, Cleveland, retiring president National association; Clyde E. Dalrymple, Preferred Accident, Milwaukee, new secretary National association; E. H. Ferguson, Great Northern Life, Chicago, retiring executive secretary.

Below—E. H. Mueller, Pacific Mutual Life, Milwaukee, general convention chairman, and A. D. Anderson, Continental Casualty, Chicago, sales clinic chairman.

aircraft operators, including airships in international flights between signatory nations, unless operators can prove affirmatively that they took all possible precautions to avoid accident. The liability is limited to a maximum of 125,000 gold francs for each passenger.

Since the Zeppelin corporation had insured each passenger at its own expense under an accident policy providing death or total disability benefits of 30,000 Reichsmarks, or about \$12,000 in federal currency, these benefits for death or total permanent disability, as well as graduated payments for lesser injuries, are now being paid to the victims and their survivors.

United States Aviation Underwriters at the request of German insurance

companies on these risks took care of all emergency matters which required immediate attention in the United States. Only a small part of the passenger liability and hull coverage was reinsured outside Germany.

Pennsylvania Benefits Increased

NEW YORK, June 9.—Although the benefits provided under the revised Pennsylvania compensation law, which becomes effective July 1, are considerably less than those proposed in the original draft, they are yet substantially greater than present allowances, and executives feel the increased rates they will be forced to apply will impel some assured to create self-insurance funds.

Creditors of the Southern Surety Receive Payments

NEW YORK, June 9.—Superintendent Pink of New York this week completed mailing checks aggregating \$166,864 to New York state compensation creditors of the defunct Southern Surety. This distribution together with a 10 percent payment totaling \$18,335 paid in 1934 constitutes 100 percent payment of the \$185,199 allowances to compensation creditors to whom awards for injuries were made by the New York industrial commissioner. Delay was due to litigation now ended.

Exclusive of stockholders and deferred claims, 17,763 claims were filed in the proceeding. Total allowances of \$6,945,686 had been approved and reserves for 536 claims totaling \$3,569,961 are still pending final determination. A first dividend of 7 percent was paid in July, 1936, to policyholder creditors and 5 percent to non-policyholder creditors and one or more small additional distributions will be made before the liquidation is finally wound up.

Pass Pennsylvania O. D. Bill; Problems in 4 States

(CONTINUED FROM PAGE 15)

three, yet there are no employments enumerated in section three.

Then there is a provision giving the "director" the right to determine how to pro-rate liability as among various previous employers. There is no one in connection with the administration of the Michigan compensation law that has the title of "director."

Representatives of stock companies are meeting in New York this week to discuss some of the occupational disease problems of Indiana and Illinois.

The big problem in Indiana is whether the 1935 workmen's compensation rate law and the provision for compulsory assignment of undesirable risks is applicable to the new occupational disease act. The attorney-general held that it was, but the stock companies may decide to test that issue in a friendly action. The Indiana law has not yet been proclaimed as effective.

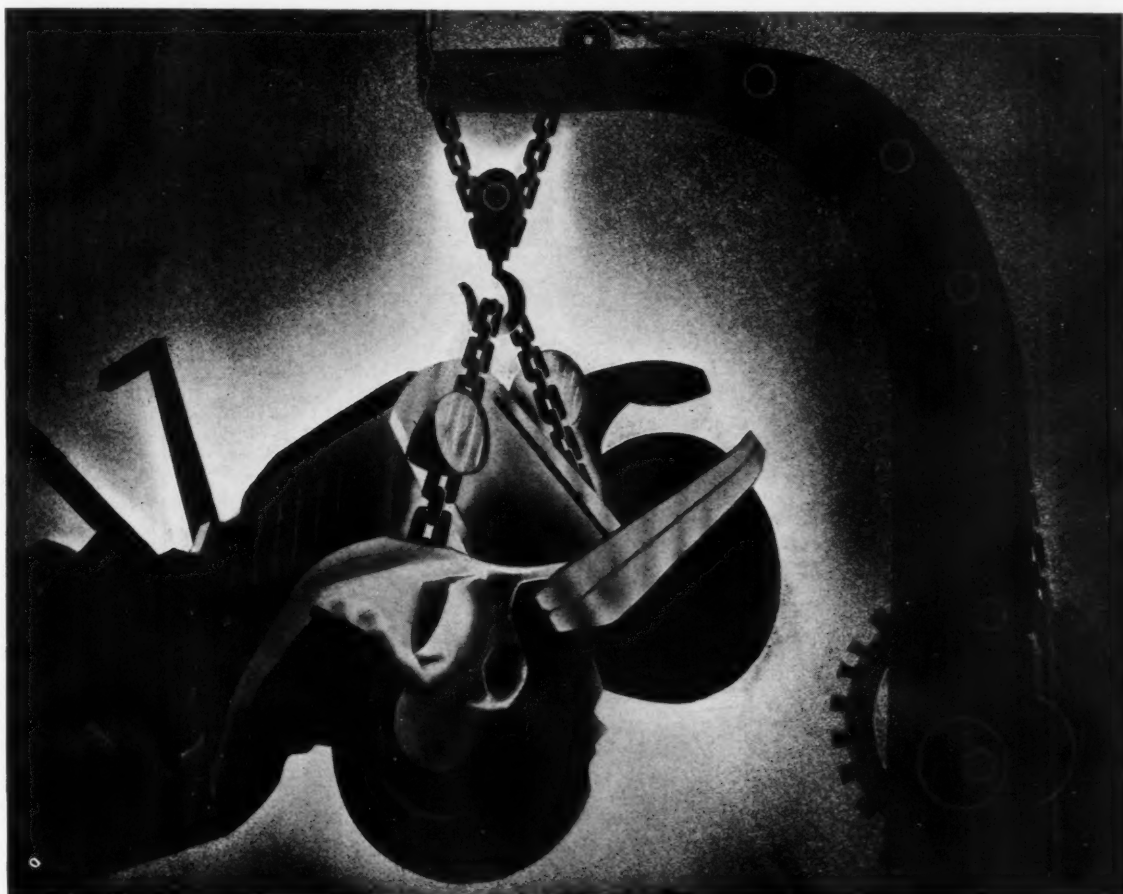
The bill in Illinois providing for compulsory assignment and pooling of undesirable risks is making progress in the legislature and will undoubtedly be passed.

The Delaware law includes specified types of occupational disease from which disability has commenced within five months after termination of exposure. Dust diseases are not included. The diseases enumerated are anthrax, lead poisoning, mercury poisoning, arsenic, phosphorous, benzene and its homologues and all derivatives thereof, and some others. The benefits are the same as those for accidental injury and death and there is provision for proportionate liability if the worker had a previous non-occupational disease or infirmity.

Ohio just recently added silicosis to the list of diseases compensable in that state. Heretofore there were 12 diseases not including silicosis.

Repeal of Connecticut's Guest Law Is Regretted

Automobile underwriters are keenly disappointed at the action of the Connecticut legislature in repealing, over the veto of Governor Cross, the guest law, which had been on the statute books for a number of years. The law was the first of its kind to be enacted in the country, and was the model after which similar legislation in various states was patterned. It had the added merit of being held constitutional by the United States Supreme Court.



HELP PREVENT ACCIDENTS LIKE THIS

Sell safety! How, when, why and to whom should you sell safety? Read the current issue of *The Employers' Pioneer*, the monthly house organ of The Employers' Liability Assurance Corporation, The Employers' Fire Insurance Company, and the American Employers' Insurance Company. This



issue contains informative articles on various phases of casualty and fire insurance and on fidelity and surety bonds. Send for a copy of the current issue. Such a request will not obligate you in any way. Address the Publicity Department, 110 Milk Street, Boston.

THE EMPLOYERS' GROUP

110 MILK STREET, BOSTON, MASSACHUSETTS

ACCIDENT AND HEALTH

Canadian Committee Named to Standardize Provisions

TORONTO, June 9.—A committee of representative insurance men has been formed in Canada to consider revision of statutory conditions and standardization of contract wording for accident and sickness insurance.

At the last conference of superintend-

ents of insurance, the Ontario and Manitoba superintendents were constituted a standing committee to consider legislation dealing with this type of insurance. This committee was given power to form an advisory committee of insurance men.

A meeting of the new committee has been called for June 10-11 in Toronto. Members who have been nominated are: H. F. Roden, Canada Accident; J. C.

Stuart, Dominion of Canada General; G. Fielding, Ocean; W. Turvey, Western; P. May, Royal; J. R. Lacey, Travelers; H. L. Wallace, General Accident; V. C. Smith, Lumbermen's Mutual; R. D. Bedolfe, Continental Casualty, and J. G. Godsoe, Confederation Life.

Plan to Broaden Club's Scope

Plans are under way to amend by-laws of the Accident & Health Managers Club of San Francisco so assistants to department heads also may become members and participate in club activities. Details of amendments are in the hands of a committee composed of

George Johnson, U. S. F. & G., and J. C. Brown, Standard Accident. E. W. Amos, California-Western States Life, president, presided at a luncheon meeting at which the amendments were discussed. J. H. Casenave, Hartford Accident, is secretary-treasurer.

Doctors Back Toronto Scheme

TORONTO, June 9.—A cooperative, non-profit health insurance scheme, directed largely by medical men, has been launched in Toronto and nearby centers. Associated Medical Services has inaugurated the project, approved by the Ontario Medical Association.

Non-medical participants in the plan contribute monthly premiums of \$2 for the first member of the family, \$1.75 for the second, \$1.50 for the third and \$1.25 for the fourth, with \$1 for any additional members. Payments must be made for three months before a subscriber is entitled to benefit.

In return, they will be provided with complete medical services, including attendance of a physician at home or at the hospital, reasonable operating costs, etc. Obstetrical care is provided where the subscriber has made at least ten monthly payments. Automobile accidents will be covered, except where the responsibility rests with the other party.

O. P. Van Sweringen's Insurance

CLEVELAND, June 9.—In addition to the \$75,000 personal accident policy held by the late O. P. Van Sweringen of this city with the Globe Indemnity, he carried \$100,000 of accident coverage, divided between two other leading accident writing companies. His life insurance, written by a number of offices, totaled \$780,000.

Maintaining that the death of Mr. Van Sweringen was caused by shock when the private car in which he was riding was struck by a switch engine, executors of the estate have entered suit in the court of common pleas of Cuyahoga county against Globe Indemnity for the full amount of its policy. The contract, issued June 30, 1913, is of standard form and contains no special provisions.

Chicago Tournament June 22

The Chicago Accident & Health Association will hold its annual golf tournament June 22 at the Itasca Country Club on Irving Park boulevard, Chicago. Truman S. Brewster, Monarch Life; W. W. Pierce, Massachusetts Indemnity, and Robert M. Ayres, Hooper-Holmes Bureau, are in charge of registrations.

Referendum Favors Health Plan

British Columbia in a referendum election voted in favor of a comprehensive health insurance plan for wage earners, 101,711 to 75,261. The plan will be introduced in the fall legislative session.

Hold Luncheon Meetings

A meeting of the central Iowa division Great Western of Des Moines was held at Boone with arrangements in charge of Howard Cooper, Boone representative. This was the first luncheon meeting in a series to be held in the district. The second will be in Eldora.

Issues Hospitalization Policy

The Bankers Union Life of Denver is issuing a hospitalization policy for residents of Colorado. This department is under the direction of R. W. Wagar.

Cannot Get the Fleet Rate

DES MOINES, June 9.—Attorney General Mitchell has ruled casualty companies cannot insure privately owned automobiles at the fleet rate for cars owned by a firm or corporation.

It was ruled Iowa law would be violated if privately owned cars belonging to employees of a corporation were insured at the same rate used in insuring firm cars.

BURGLARY

SALES OPPORTUNITY



June—the month of weddings! Protection of the gifts is paramount.

Use the versatile residence burglary, theft and robbery facilities of Central Surety to provide coverages designed to meet your requirements.

**CENTRAL SURETY
AND INSURANCE
CORPORATION**

KANSAS CITY, MO.

DENNIS HUDSON, President

CAPITAL

\$1,000,000.00

SURPLUS

\$1,154,100.34

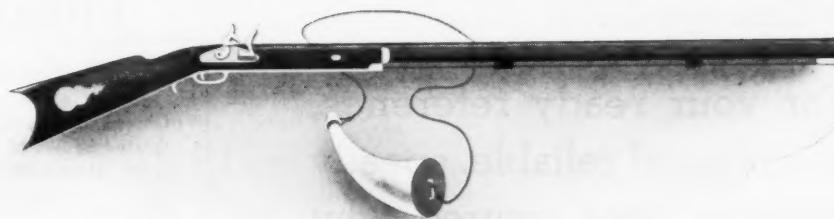
LIABILITIES EXCEPT CAPITAL

\$3,401,812.73

ADMITTED ASSETS

\$5,555,913.07

As at March 31, 1937



Sure Fire

LIKE the pioneer sharpshooter's Kentucky rifle, Standard's Casualty and Bonding service is "sure fire."

Your business will benefit by an association with Standard. Your efforts, backed by Standard's prestige, will hit the mark.

This company's field force works for you with a

competence born of Standard Accident's 53 years of experience in underwriting.

A firm financial foundation. A history of more than \$152,000,000 paid out in claims.

Assured and prospect are familiar with Standard of Detroit through its vigorous advertising. A service respected is a service easy to sell.

STANDARD ACCIDENT INSURANCE COMPANY

Standard Service Satisfies . . . Since 1884



—And there's one place in the Chicago area where you can always be certain of saving time on plate glass replacements—through the Speed and Reliability of the American Glass Company, the leader in the Chicago field.

For your ready reference, and our usual reliable, speedy service for your assured, why not jot down our telephone number now?

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MOHAWK 1100

AMERICAN GLASS CO.
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WORKMEN'S COMPENSATION

New System in Minnesota

Assigned Risks in That State During May Are Reduced One-Half from Year Ago

MINNEAPOLIS, June 9.—Assigned risks in May were cut almost one-half compared to a year ago as a result of the new system adopted by the Minnesota compensation rating bureau last April 22. J. F. Reynolds, general manager, reported that up to May 26 this year only 27 assignments were made in that month compared to 55 in the entire month of May, 1936. Had the new plan not been in effect there probably would have been 61 assignments up to May 26.

The new system, which was worked out as a result of passage of a new Minnesota law governing the handling of assigned compensation risks, authorizes the bureau to discuss with representatives of the member companies regarding willingness to cover certain risks which the bureau has reason to believe it will be called upon to assign in the near future. Three or four companies are reached on each risk in this way.

It was realized all member companies would not be in a position to come in under this plan and only those that agreed to it are being interviewed. The new plan became operative May 5 and between that date and up to May 26, 34 risks were placed without going through the usual assigned risk procedure. The new assigned risks law becomes effective July 1.

Lump Sum Settlements in Nebraska Are Increasing

LINCOLN, NEB., June 9.—Great increase in lump sum settlements has been caused by an amendment passed by the legislature at the last session, Presiding Judge Coffey of the state workmen's compensation court announced. The number also has been materially increased by the fact that many attorneys see in this a method of getting more

prompt payment and larger fees. The amendment makes final and conclusive, save where procured by fraud, all lump sum settlements approved by the compensation court and district court. Judge Coffey said a number of complaints had been made that lawyers are exacting too heavy fees, in some cases more than in common law damage suits.

The general intent of the compensation act is to adjust claims at cost, he said. The employee limits his recovery, the employer pays benefits whether he is at fault or not, the general public pays the cost of adjusting claims and nurses, surgeons, doctors and hospitals give their services at reduced costs. Unless attorneys comply with the spirit of the act the court will be compelled to exercise power given it by the law and fix attorney fees in all lump sum settlements.

New York Rates Lower

The new workmen's compensation rates for New York state, effective July 1, that have now been approved by the insurance department, reflect a general reduction of 2 percent. The manufacturing division enjoys a reduction of 7 percent. The rates for contractors will be only .7 percent lower.

Occupational disease rates are about 45 percent higher. This is due to the fact that the benefits are increasing under the provision automatically increasing maximum possible recovery \$50 a month. At the end of the year for which the new rates will apply the maximum possible recovery will be \$1,700.

New Michigan Fund Manager

LANSING, MICH., June 9.—John Gilmore, Detroit attorney and a former state commander of the American Legion, has been appointed manager of the Michigan state accident fund. He succeeds John W. Haarer, recently resigned, who had directed the fund's affairs since 1931.

Minnesota Bureau Annual Outing

The annual outing of the rating committee of the Minnesota compensation rating bureau will be held June 24-27 at Pine Beach hotel, near Brainerd, Minn.

FIDELITY AND SURETY NEWS

Mellbank Surety to Expand

Pittsburgh Mellon Company to Be Operated by W. M. Smiley — Has \$12,000,000 in Assets

The Mellbank Surety which was organized during the depression for the purpose of writing bonds covering deposits in the Mellon banks, is now about to embark into the general fidelity and surety field. W. M. Smiley, who formerly represented the Home Indemnity in Ohio, has gone with Mellbank Surety and has been elected vice-president. He will be the active executive officer in charge of bonding operations.

John M. Thomas, president of the National Union Fire, which is a Mellon institution, has been elected a director of Mellbank Surety.

Richard K. Mellon, president of the Mellon National Bank, is president of Mellbank Surety. F. R. Denton and G. H. Campbell are vice-presidents; E. B. Clarke, secretary, H. A. Phillips, treasurer, and H. M. Johnson, Paul Mellon and H. M. Devine, assistant secretaries.

As of Dec. 31, 1936, assets of Mellbank Surety amounted to \$12,043,113, being an increase of about \$3,300,000 for the year. The premium reserve was \$11,489, capital \$250,000 and surplus to policyholders \$12,014,330. Net premiums

written were \$22,092, total income \$551,676, expenses \$24,449, dividends paid \$400,000.

The decision of Mellbank Surety to do a general business will be something of a surprise to surety men who have considered that company more or less of a formal instrumentality of the Mellon interests rather than as a possible serious contender for business.

"Plans are in the process of formation and we are not prepared to announce our exact procedure," Mr. Smiley stated. "We are going to expand and probably the activities of the corporation will be extended outside of the state. Our personnel under the new set-up also is in process of development and

WANTED

By multiple line company for employment in Chicago (1) experienced investigator of compensation claims (2) experienced investigator and adjuster of liability claims. Prefer men not over age 35. State age, experience and submit references. Answers will be held confidential. ADDRESS F-83, NATIONAL UNDERWRITER

WANTED

Automobile Underwriter for branch office. Must have at least five years' experience and be good correspondent. Make application in own handwriting, stating age, experience in detail and salary expected. ADDRESS F-82, NATIONAL UNDERWRITER

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will be announced in full at a later date."

Mr. Smiley has had more than 20 years of field and home office experience in the bonding business.

Tells Fidelity Opportunity

Spencer Welton Outlines the Field to Connecticut Agents; Is Greatest Unsold Market

Spencer Welton, Chicago, vice-president Massachusetts Bonding, addressed the summer meeting of the Connecticut Association of Insurance Agents at Bridgeport on advantages of pushing the sale of fidelity business. He warned that the line increases tremendously during a depression due to increased temptation of employees to dip into the till, and this business continues for several years after the upturn comes, only to decline as employers become less concerned about potential fidelity losses.

Mr. Welton said that at present and for some time to come, fidelity bonds will be easy to sell, and tends to remain on the books once it gets there. In spite of this, 90 percent of the annual business is being written by 10 percent of the agents, which shows what opportunity there is for an alert producer.

He cited a recent survey of the National Association of Credit Men which pointed out the greatest unsold insurance market is in the fidelity line. Some study and the right kind of solicitation is necessary to reach the prospect. Agents should check over their list of assured to see who should be carrying fidelity protection. Even a brief glance through a telephone directory will show many businesses that in all probability have not been sold.

Important rate reductions have been made on all unclassified fidelity schedules, and this is by far the biggest part of the fidelity line. Where schedules from \$30,000 to \$50,000 were rated at 55 cents per \$100, the new rate is just 50 cents.

Big Housing Project Bond

A contract bond was signed this week covering the construction of the Brewster housing project in Detroit. The successful bidder was Maruice L. Bein and Maurice L. Bein, Inc., this being a joint bid. The cost is \$2,974,000. The premium on the bond is \$45,000. The Standard Accident through its Chicago office is the originating company. C. W. Olson of Chicago is the agent.

The signing of this bond was the last official act of M. J. Scheemeacker in his capacity as bond manager of the Standard Accident. He left this week to take up his new duties as vice-president of Material Service Corporation of Chicago.

Mr. Scheemeacker is to be guest of honor at a farewell dinner given by the Standard Accident next Tuesday evening in the Union League Club, Chicago.

Pittsburgh Bank Lloyds Patron

PITTSBURGH, June 9.—Corporate surety men of Pittsburgh are concerned because one of the large banks here recently purchased a London Lloyds blanket bond. The line was written at Towner Bureau rates in accordance with the terms of the Lloyds truce. The management of the bank got an analysis of the Lloyds contract from its counsel and decided the conditions were more generous than those of the American companies. Moreover, the report is, the management had a tiff with an American company in connection with a loss.

New Automobile Laws

Prior to its adjournment the Montana legislature enacted an automobile responsibility law, while the Florida legislature passed a measure exempting motorists from liability for injuries to guest riders.

CHANGES IN CASUALTY FIELD

Wagoner, Aetna's Chicago Superintendent, to Retire

E. O. Wagoner, superintendent of agents in the Chicago office of Aetna Casualty, announces his decision to retire from business. He intends to reside on a farm that he owns near Decatur, Mich. He has served as superintendent of agents for Aetna Casualty more than 24 years and has been a most popular man with the agents.

A farewell banquet for Mr. Wagoner is being held in the Atlantic Hotel, Chicago, June 21. It will be attended by employees in the Chicago office, brokers and agents. Due to Mr. Wagoner's popularity, it is expected that the attendance will be more than 100.

Mr. Wagoner started with the American Bonding, after graduating from the University of Illinois. He went with the Aetna Casualty in 1913.

Waite Opens His Own Office

L. M. Waite, for many years with the American Fidelity & Casualty and for

the past four years in charge of the southwestern division of that company in Dallas, resigned and has entered the independent adjusting field under the name of L. M. Waite & Co. He will operate in southwest Texas with headquarters in the Insurance building, San Antonio, handling automobile and casualty claims only.

Prior to his connection with the American Fidelity & Casualty, Mr. Waite was Cleveland branch claim manager for the Independence Indemnity. He has associated with him only experienced casualty claim men.

Fidelity & Casualty Changes

NEW YORK, June 9.—E. C. Owen, for a number of years with the Fidelity & Casualty, first in the Texas field and later in the agency department at the head office, will on Sept. 1 be located at Atlanta, having been appointed agency supervisor for seven southern states. He will work under the direction of the resident manager for the territory.

R. T. Rouse, heretofore with the Harrisburg, Pa., office of the Fidelity & Cas-

ualty, has been placed in charge of the service office at Charleston, W. Va., and will serve both casualty and surety lines in the southern section of the state.

Harrisburg Headquarters Moved

The Aetna Casualty & Surety, Aetna Life, Standard Fire of Hartford and Automobile have moved into new and larger quarters occupying the fourth floor of the State Street building in Harrisburg, Pa. C. R. Willis is manager of the companies. He has been connected with the office since it opened in 1924, first as chief underwriter and then becoming manager in 1930. He was at one time secretary of the Central Pennsylvania Insurance Agents Association.

D. O. Lahy in Illinois Field

D. O. Lahy has been appointed special agent in Illinois for Great American Indemnity. He has been in the Chicago office gaining experience. He is the company's second field man in the state.

Goes with the Maryland

H. V. Alberti, Council Bluffs, Ia., attorney, has been appointed a special attorney in the claims department of the Maryland Casualty in Baltimore.

The Bankers Indemnity has earned an enviable reputation for efficient service, careful management and financial strength.

**BANKERS INDEMNITY
INSURANCE COMPANY**
Newark, New Jersey
Casualty Affiliate of The American Group

FEATURING

Claim Service

THAT

Makes Friends

**AUTOMOBILE & CASUALTY
INSURANCE**

UTILITIES INSURANCE COMPANY

A STOCK HOME OFFICE COMPANY
BROADWAY AND LOCUST ST. ST. LOUIS, MO.

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- The average premium gain of the first ten Accident and Health writing Companies last year was 9.7%.
- The Provident—numbered among the leading ten—gained 15.5%, which was a 50% greater gain than the average of the leading ten.
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Accident Department

PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY

Chattanooga

Tennessee

50th Anniversary Year

NEWS OF CASUALTY COMPANIES

Organization Now Completed

**Builders & Manufacturers Casualty,
Stock Company, Reinsures Assets
and Liabilities of Mutual**

Organization of the Builders & Manufacturers Casualty of Chicago has now been completed and it has received its Illinois license. It is a stock company with \$200,000 capital and \$100,000 net surplus. It has reinsured 100 percent the assets and liabilities of Builders & Manufacturers Mutual Casualty and it will be operated from the same offices and by the same interests who have been operating the mutual company. It will write the same lines as the mutual—automobile, general liability and compensation.

The new company will concentrate in the middle western field and will withdraw from a number of the more remote states in which it has been licensed. Before being reinsured, Builders & Manufacturers Mutual Casualty withdrew completely from the long haul truck insurance field and gave notice of cancellation to all of their assured. The new company will not write this line.

H. B. Barnard, who was president of the mutual company, becomes president of the stock company. Milton D. Ebner, who was assistant to the president of the mutual and was formerly in the Illinois insurance department, is vice-president of the stock company. C. M. Skonberg continues as secretary and L. G. Keelen, who also was connected with the Illinois department a good many years, is treasurer of the new company.

Directors are Mr. Barnard, Mr. Ebner, Guy C. Mills, president Zitterell Mills Company, Webster City, Ia.; Dan W. Kimball, president Owen-Ames-Kimball

Company, Grand Rapids, Mich.; Fred W. Jungclaus, president William P. Jungclaus Company, Indianapolis; J. B. Noelle, president J. B. Noelle Company, Chicago; Verner L. Page, president Holm-Page Company, Rockford, Ill.

The Builders & Manufacturers Casualty has definitely decided not to operate in Georgia and Wisconsin but the management has not yet definitely decided what its territory will be. A statement of the stock company will be issued as of June 30. Assets of the mutual company amounted to about \$1,700,000.

Central Mutual Auto Case

LANSING, MICH., June 9.—Judge Carr of Ingham county circuit court took under advisement the Michigan department's petition for a receiver for the Central Mutual Auto of Detroit following a hearing.

The department cited the fact that its examiners had visited the mutual's offices within the past fortnight and found little progress made on collecting the 25 per cent assessment and that disbursements since Jan. 1 were \$119,000, compared with receipts of around \$30,000.

Secretary Jess McNeal contended the departmental showing did not provide a true picture of the situation. He also testified that agents of the carrier have agreed to contribute some \$30,000 to a rehabilitation fund which would wipe up an impairment established in a department examination last fall.

The Tuberculosis Hospitalization Mutual of Columbus has been incorporated to write disability and any hazard except life insurance. Dr. Louis Marks, Dr. S. S. Danzeiger and others are incorporators.

CASUALTY ASSOCIATION NEWS

Milwaukee Board Reelects Directors, Reports Growth

MILWAUKEE, June 9.—At the annual meeting of the Milwaukee Board of Casualty & Surety Underwriters, Val Gottschalk, William Calhoun and Hampton Leedom were reelected directors and J. E. Masak and William Koch were named to fill vacancies on the board. Officers will be elected at the next directors' meeting. President Frederick Kasten and Secretary-Treasurer John Seidel reported membership growth and many activities.

Organized four years ago, the board has attracted national attention. Similar boards may be started in other cities. The purposes are to secure higher standards and ethics, and better service for the public. The officers reported the drive against unqualified and side-line part timers was reflected in reduction of 700 solicitors licenses issued compared to four years ago.

Following the business session, the meeting was opened to members of the Milwaukee Accident & Health Association and members of the National Accident & Health Association attending the annual convention here, to hear an address on "Speech and Personality" by Prof. Hubert Greaves of Yale.

Ohio Body Plans Barbecue

The Ohio Association of Casualty & Surety Managers will hold its annual Walpurgis party Friday at The Trees, north of Columbus. A barbecue steak dinner will be a feature. F. J. Roelle of Cincinnati is president and G. F. Ainslie, Jr., Columbus, secretary.

Discuss Products Liability

Round table discussion of products liability featured the meeting of the

Casualty Engineers Association of Chicago. A special meeting is planned Monday night to decide time and place of outing. It will follow the final lecture of the occupational disease course.

Connecticut Outing Planned

The Casualty & Surety Association of Connecticut will have a field day outing June 16, probably at the Wampanoag Country Club near Hartford.

LEGISLATIVE ● DIGEST ●

New Hampshire—Law enacted making it a misdemeanor to operate an automobile so slowly as to constitute a hindrance to traffic, placing slow driving on a par with excessive speed as to penalties.

Connecticut—Starting July 1, instead of \$10,000 being limit recoverable for legal liability for death, limit will be \$15,000, according to an amendment passed by the general assembly.

Wisconsin—The assembly has killed a bill to amend the workmen's compensation act, which now applies to employers having three or more workers, to include employers of one or more persons.

California—Bill extending coverage of surety bonds for compensation carriers signed by governor. . . . Proposal for voluntary health insurance defeated.

C. B. Beardsley, Sr., 74, for 32 years special agent of the Fidelity & Casualty, died at his home in Atlanta.

Miss Hazel Noteman has left the R. K. Fravel Agency, Plain City, O., to open her own agency.

CASUALTY PERSONALS

Paul Emme of the Fidelity & Casualty in Los Angeles is visiting the New York head office for a week.

H. W. Rudolph, secretary and general counsel of the Seaboard Surety, is bereaved due to death of his wife at their home in New Canaan, Conn., following an extended illness. Mrs. Rudolph was a daughter of the late Cornelius DuBois, of the prominent insurance brokerage firm of Frank & DuBois, and a sister of F. R. DuBois, a present member of the firm, a director of the Seaboard Surety and of the Seaboard Fire & Marine.

John J. King recently completed 25 years' service with the Hooper-Holmes Bureau. He became vice-president in 1912 and president in 1930. Under his leadership the bureau has greatly increased its scope and patronage, and today is recognized as one of the leading institutions of its type in this country and Canada.

President F. J. O'Neill of the Royal Indemnity was host at a dinner in New York City in honor of **George Babbitt**, in charge of production for the boiler and machinery department in the metropolitan district, who is rounding out 25 years with the company. He joined the Royal Indemnity a year after it was organized. For some time he was assistant to the chief engineer, but two years ago left that department to take charge of boiler and machinery production work.

Joseph M. Gantz, Pacific Mutual general agent at Cincinnati, left for the Pacific northwest with his wife and daughter following his talk at the National Accident & Health Association's annual meeting in Milwaukee. This is

his first vacation in several years and follows a strenuous period of speaking engagements in addition to his regular work.

A. Duncan Reid, president of the Globe Indemnity, accompanied by Mrs. Reid, left New York for Honolulu June 4. While the company has been operating in Hawaii for a number of years, President Reid has never visited the islands, hence his desire to get a closeup as to underwriting practices and possibilities there. He plans to return about the middle of July.

More than 60,000 boiler inspections in the past 34 years is the record set by **Charles Elmer**. Through that period he has served the Hartford Steam Boiler in Minneapolis and adjacent territory and he says he is literally on speaking terms with many of the boilers in that area.

Oppose Police Radio Tax

Insurance companies object to provision in the Vaughan bill in the Wisconsin legislature to apply a 10 percent premium tax on bank robbery, embezzlement, theft and similar coverage, to pay the cost of a police radio system to detect crime in Wisconsin.

E. M. Griggs, National Board, Chicago, and Robert Braes, Milwaukee; Frank Madden and Irving Pryor, Milwaukee insurance men, argued at a legislative committee hearing in Madison, Wis., that the public would benefit from the police radio and it would be unfair to place the burden of financing it upon insurance companies. It is estimated the cost would be \$160,000 annually. Vaughan claimed police radio systems in adjoining states are driving criminals into Wisconsin.

Frightened Rabbit Club Cuts Field Men's Travel

One of the problems that always perplexes those who are in charge of the operations of field men in the fire and casualty business is preventing the field men from traveling too far in a day or week instead of staying with an agent long enough to be of real service to him. Despite all sorts of injunctions, it seems to be the tendency for field men to press on in their automobiles and cover just another 25 or 50 more miles a day.

The U. S. F. & G. organization recently hit upon a device that was effective in causing the field men to take it slower. O. R. Leeds, assistant agency director, conceived the idea. He organized the Frightened Rabbit Club. Any supervisor who traveled more than 400 miles in a week became a member and the membership list was published each week. If for any reason the supervisor had good cause to travel a longer distance in a week, his branch manager would give him a clean bill of health that would prevent his name from appearing on the list. Supervisors apparently suffered a real sense of chagrin

upon becoming a frightened rabbit and they held down their mileage.

In one month, among 60 supervisors, the distance traveled was 12,000 miles less than for the same month a year previous.

Having served its usefulness the Frightened Rabbit Club has now been liquidated.

Open Washington Office

The Association of Casualty & Surety Executives, the National Bureau of Casualty & Surety Underwriters and the Surety Association of America have opened a joint service office in Washington, D. C. H. M. Starling, who has been doing public relations work for the Association of Casualty & Surety Executives at the capital, will represent all three organizations. It has been felt for some time that there was a need for an official speaking for the three major casualty organizations. There are more than 2,000 trade organizations represented in Washington, D. C.

The joint office of the casualty organization is in Room 348, Washington building.

La Prevoyance, Montreal, has applied to the Quebec legislature to amend its charter to permit a reduction of the authorized capital.

WORKMEN'S COMPENSATION

AGGREGATE EXCESS (Stop Loss) REINSURANCE
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FINDS 3 GUILTY

A decision was handed down in Superior Court yesterday opening the way for damage suits against any purveyor of liquor or owner of any share in a property on which liquor is sold.

In the verdict, returned by a jury before Judge Albert M. Crampton, \$35,000 was awarded.

This can happen to YOU or any one else who owns or operates a building in which intoxicating liquors are served.

The Real Estate and Personal Property of the Building Owner and Tenant may be sold to satisfy such judgments.

Do Any of Your Clients Own or Control Property in Which There is a Tavern?

Do They Know About This Law?

Send for full particulars—now.

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99 John Street New York

DECEMBER 31st, 1936

CAPITAL	\$ 1,000,000.00
Surplus	6,123,137.74
Voluntary Catastrophe Reserve	500,000.00
Reserve for Losses	3,916,522.75
All Other Liabilities	1,882,235.22
TOTAL ASSETS	13,421,895.71

NOTE: Securities carried at \$336,887.50 in the above statement are deposited as required by law.

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C. W. FRENCH, PRESIDENT

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Pittsburgh Gets Free 2-Day Show

(CONTINUED FROM PAGE 5)

mer Governor J. S. Fisher of Pennsylvania, who is chairman of National Union Fire. J. Victor Herd, vice-president Fire Association, was reelected first vice-president. Then there is a long list of vice-presidents. J. D. Pharaoh, II, United States Fidelity & Guaranty, Philadelphia, is treasurer; H. W. Teamer, Philadelphia, secretary-manager, and Mary H. Fireng, assistant secretary.

Next Meet in Philadelphia

The 1938 annual meeting will be held in Philadelphia.

The opening session was a luncheon meeting, attended by about 150 and addressed by T. A. Fleming, head of the conservation department of the National Board of Fire Underwriters, and J. B. Kelly, secretary of revenue of Pennsylvania.

Jay N. Jamison, vice-president Reliance Life, and general chairman of the arrangements committee, presided. He introduced Col. G. E. A. Fairley, director of public safety of Pittsburgh, who in turn introduced Mayor Scully. The mayor gave a brief message of welcome. Henry S. Rich of Marietta, assistant secretary of the Donegal & Conoy Mutual, gave the response.

Mr. Kelly, who is retiring as Pennsylvania secretary of revenue, gave a talk on highway safety. He lauded the proposal to merge the Pennsylvania state police and the highway patrol. This would give a force of 1,000 men. Last year in Pennsylvania 2,411 were killed in automobile accidents and 50,885 injured.

Fewer Children Killed

The department has \$200,000 a year to spend for accident prevention. A movie was made that cost \$8,000. It was distributed through the schools at a cost of \$14,000. The number of deaths of young children has decreased, he said.

Following the speaking program there was a business session of the federation, presided over by Mr. Fisher. Mr. Pharaoh, reporting as treasurer, said that in the 12 months ended April 30 receipts amounted to \$26,099 and expenses \$25,578.

Mr. Teamer gave his report. He said this has been an important and busy year. In the first quarter of the federation year there was an extraordinary session of the legislature devoted to unemployment relief and social welfare. He said he had a big fight to prevent taxes being increased upon insurance companies. The only way in which the insurance companies suffered was through the increase in the net income tax from 6 to 10 percent. All insurance companies were exempted from this except domestic stock companies.

A decision was reached to defer the campaign for associate memberships.

In the session of the legislature now adjourning there were 59 proposals relating to insurance in general, 44 related to casualty insurance specifically, 33 to surety, 19 to life and accident and health, 16 to fire, 15 to workmen's compensation and one to fraternal. In all there were 196 bills before committees relating to insurance.

Although the compulsory automobile insurance bill was not advanced, this proposal will be investigated further.

The bill for a state fund to handle fidelity insurance on state employees was reported out but defeated in the senate.

The bill to permit the workmen's compensation state fund to make its own rates from its own experience and thus compete with private insurance was not passed.

An occupational disease bill was passed and is now in the hands of the governor.

The codification of the insurance laws, introduced by Commissioner Hunt was not advanced, due to lack of time.

More bills that were objectionable were introduced than ever before. The

federation will put out a summary of the legislative season.

M. H. Dittenbaugh of Lancaster, national counselor, was not present to make a report. He was reelected.

The next morning three sessions were conducted simultaneously. The life insurance meeting attracted an attendance of about 250, being addressed by John A. Stevenson and F. W. Ries, Jr., manager Canada Life, Pittsburgh.

The fire and casualty conference was attended by about 75. Frank S. Kauffman, Travelers manager, Pittsburgh, presided. Talks were given by Commissioner Hunt, A. W. Barthelme, marine secretary National Union Fire, and E. W. Dart of Schiff, Terhune & Co., New York.

The Philadelphia Health & Accident Alliance had a meeting which was attended by about 25. Elmer R. Deaver, president Progressive Life, Health & Accident, presided. Talks were given by Dr. G. A. Enion, W. S. Corey, vice-president Provident Industrial Life, Health & Accident, and Albert Ries, secretary Philadelphia Mutual Aid Society.

Mr. Hunt, in his talk said that he did not intend to have his code passed at this session. He had it printed, and introduced. The idea is to have it discussed so that it may be passed at the next session as a non-controversial measure.

Has Warning Frown

With a warning frown upon his face, he said that unless the insurance companies decide to get behind good legislation, they will be in the same position as the railroads and other public utilities. He said he was not pleased with the attitude of insurance companies on the legislation that he wanted. The bills that he introduced, he said, were the result of his research and study and yet many of them were lobbied against or killed by the insurance companies. If that is to be the fate of his code, he said, "it does not augur well for the insurance business."

Mr. Hunt contended it is impossible to administer the department under the present laws. Legislation must keep abreast of the times. He said the act regulating beneficial societies had been rewritten and repealed several times. However, the beneficial societies cooperated in passing a bill at the session now closing which should greatly improve the administration of those concerned.

The department is greatly distressed by the problem of unauthorized insurance, he said. People get stung by these concerns and it is impossible to explain to them that it was their own fault. They ask what the government was doing, why they were not given protection. He said he had been threatened with a libel suit by the president of a concern in Chicago against whom he had issued some warnings. He said that he had sent 15 agents of this concern to prison. He told of one non-profit concern that sold 1,629 policies and had assets of only \$326. Yet they cannot be prosecuted under the law.

He referred to the bill that passed permitting casualty companies to write all risk policies on securities, precious stones, etc.

The bill regulating automobile rates, he said, was lobbied against by the casualty companies, although he contended that he had an understanding with them beforehand that they would support this bill. The measure lost in the senate. He criticized the National Bureau of Casualty & Surety Underwriters for setting up different automobile rating zones in Philadelphia.

Group Bill Defeated

The bill to regulate group accident and health insurance was defeated. It was opposed by a few "special interests," he said. He said that care should be taken not to extend the group idea too far. If it is carried to extreme lengths, two or three city blocks might be roped off and those residing therein

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insured as the "Royal Order of Birds," he asserted.

Two amendments to the fire insurance rate regulation bill were passed. The fire companies agreed to this legislation beforehand.

Of the 23 departmental bills that were introduced, only three were defeated, he said.

The department intends to begin holding hearings in the fall on the code bill.

At the afternoon session the second day there was a rather small attendance. Thomas B. Donaldson, vice-president Eagle Fire of New Jersey, former Pennsylvania commissioner, presided. F. L. Madden, policy analyzer Pennsylvania department, gave a talk on "What's in the Policy?" He spoke at considerable length, telling some of the considerations that are involved in passing upon policy conditions and clauses.

H. M. Starling of the Association of Casualty & Surety Executives gave a talk opposing the idea of compulsory automobile liability insurance.

F. A. Hoffman, special agent Mutual Fire of Chester County, gave a demonstration with some interesting equipment on the "Whys and Wherefores of Unknown Fires."

Following the banquet, a pageant was staged under the auspices of the Pennsylvania Fraternal Congress.

Chief Ross B. Davis of Philadelphia was presented at the banquet with a handsome plaque of the Insurance Federation for outstanding accomplishment for conservation of life and property. The presentation was made by Mayor Scully of Pittsburgh. The chief was surprised. He was in Washington, D. C., attending the meeting of the Eastern Fire Chiefs Association. He was reached there by Jay N. Jamison and was induced on some pretext to make the trip to Pittsburgh. After receiving the award he went back to Washington for the rest of the Fire Chiefs session. This is the first time such an award has been made by the federation. It will be an annual event hereafter.

Chief Davis was injured last April when he and nine other firemen were trapped in a burning paint factory by a collapsed floor. He hobbled to the rostrum on crutches.

JOTTINGS FROM PITTSBURGH

Spencer Welton, the peripatetic vice-president of Massachusetts Bonding, made the trip to Pittsburgh for the annual Pennsylvania Insurance Days celebration. Another casualty executive on hand was W. T. Harper, vice-president and agency head of Maryland Casualty.

* * *

The American Fore dispensed hospitality in generous portion and in pleasant circumstances during the convention. They had a large suite. From the head office went Secretary J. S. King and C. K. Cagle, the famous former football player, who is now in the brokerage department of America Fore in Brooklyn. In addition to the Pittsburgh representatives, Special Agent F. J. Haarde made the trip from Philadelphia. Frank E. O'Brien of the production department of the Fidelity & Casualty was there also.

* * *

S. M. Heilbron, former securities commissioner of Pennsylvania, now a lawyer in New York who does insurance work, was on hand.

* * *

Harry F. Ogden, vice-president Fidelity & Guaranty Fire, and O. R. Leeds, assistant agency director U. S. F. & G., made the trip from Baltimore.

* * *

D. St. C. Moorhead, vice-president Employers Reinsurance in charge of the New York office, mingled with friends.

Bassett Explains Virtues of New Auto Rating Plan

(CONTINUED FROM PAGE 16)

an unfaithful agent will not practice deception, and that an unprincipled assured will not secure a rate cut.

The Accident & Casualty plan, he declared, does not ostensibly offer a lower rate to certain classes of insured en-

titled to it, while as a practical matter it is offered to all, whether or not entitled thereto. He said it does not invite litigation.

Mr. Bassett contended that the plan in its final analysis is an adaptation of the principle of the zoning plan under which rates are made to apply within certain districts or zones. In congested sections the exposure is greater, loss is greater and the rate is predicated upon such conditions. In less congested sections the exposure is less and the rate is lower. This, he contended, is the same principle that is employed in the occupational rating method. Exposure to movable property, like an automobile, can become greater through taking it into a district having greater exposure, but this is a temporary condition and cannot be allowed to govern the fundamental soundness of the principle.

Accident-Health Sale Tips Given in Milwaukee Clinic

(CONTINUED FROM PAGE 16)

plication be restated in words the prospect can understand, as a means of securing more accurate information and avoiding trouble on that score.

K. W. Grafton of Madison, Wis., was introduced as the man who on five successive Hoodoo Days had sold 13 or more policies each time.

The session was brought to an enthusiastic conclusion by J. M. Gantz, Cincinnati general agent Pacific Mutual Life. Speaking on "The Right to Be Cocky," he said accident and health men are not always cocky about the right things—the things that deserve emphasis. He insisted that one of the main reasons why people are not covered against accidents and illness as they should be is that the men in the business have insisted on selling their way and not the way the customer wants it, in violation of the cardinal principle of merchandising. "The thing we should be interested in," he said, "is what kind of men buy, and what do they buy it for."

To show the existence of the need, he dramatically spread over the table five pages from the classified section of the Milwaukee telephone directory listing the names of doctors. "Maybe you don't believe in doctors," he said, "but you do believe in funerals." Then he added three pages listing undertakers, and climaxed the demonstration by presenting only two pages showing insurance men of all kinds.

On the buyer's side, he said that the man who has the right to be cocky is the one who has the right to pay his own way, no matter what happens to him, rather than having to depend on charity. "They're educated on the need," he said. "Just tell them that there is something to substitute when they can't earn money. Give them hope. Take the fear out of their hearts."

He urged selling on the basis of emotion rather than logic and said there are very few prospects with whom that appeal can not be used.

"Men are not as tough as they seem," he said. "Under the skin decent men are not tough—and the others don't buy insurance."

Guarantee Constitutes Insurance

LITTLE ROCK, June 9.—The Arkansas attorney-general has ruled that a guarantee by tire dealers for a fixed period during which tires will be repaired without cost and adjustment made for injuries due to road hazards constitutes insurance and the company issuing such a guarantee would have to qualify with the insurance department. Several have pointed out that the opinion might as well refer to any number of other products which carry similar guarantees. Among these products are refrigerators, radios, stoves, automobiles, batteries, and some makes of clothing.

O. D. Trombla, Dwelling House Mutual of Nebraska, has been elected president of the Admen's Gridiron Club at Lincoln.

EXCESS INSURANCE

An important factor for security and stability in all business enterprises. There are those catastrophes which supposedly can never happen but so frequently do. Whether a firm is a self-insurer or carries primary coverage excess insurance is a necessary safeguard. Investigate our facilities for handling all types of excess insurance, **underwritten by prominent underwriters.**

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General Accident

FIRE AND LIFE

ASSURANCE CORPORATION, Ltd.



FREDERICK RICHARDSON, Managing Director
JAMES F. MITCHELL, United States Manager
GENERAL BUILDING - 4TH & WALNUT STS.
PHILADELPHIA

Accident & Health Meet Sets Record

(CONTINUED FROM PAGE 15)

summarized very briefly the accomplishments and objectives of the national association and declared that its outstanding objective, directly and indirectly, is to be of the greatest possible help to the accident and health insurance business and to the man who makes the sales contact.

Should Be in "Big Top"

Mr. Holtzman, later elected president, who was the first formal speaker, emphasized that accident and health should no longer be content to remain one of the sideshows on the insurance business, but should take its place in the "big top." He also outlined the five functions in the work of a salesman, as (1) entertainer, to arouse interest; (2) teacher, to make clear and easily understood; (3) scientist, to prove facts and demonstrate the truth; (4) persuader, to direct the mind and appeal to pref-

erence; (5) executive, to suggest and bring about action.

He praised highly the plan of the national association for a qualification examination, as a step to give deserved recognition to the producer in the field.

Speaking on "Relationship of Life Insurance to Accident & Health," Walter Rhodes, Madison, Wis., state manager Business Men's Assurance, spoke of the experience of the life companies with the disability clause and said that accident and health is as much of an economic necessity as life insurance and is the natural complement to that form of coverage. He showed how disability can wipe out the "nest egg" that had been saved up for an emergency or make it necessary to draw on the life policy. There is also the possibility of having to lapse one's life insurance.

Disability does not seem as remote as death and that coverage therefore has a greater psychological appeal to the average head of a family. There are more claims under disability policies. He also emphasized the prospecting value of accident and health for the life man.

Vermillion on Enthusiasm

The man who goes through life looking at his job as a chore is missing the biggest thing there is in life, Gifford T. Vermillion, Wisconsin manager Mutual Life of New York, declared in speaking on "Enthusiasm for Your Job." Nothing has ever been accomplished without the driving force of personal enthusiasm, he declared. It can be developed and is not limited to any field of selling. Any man's work can be made an undiscovered adventure.

Mr. Vermillion had cited as the outstanding example of enthusiasm as a factor in success Warren Piper, Chicago jewelry salesman, whose consuming interest in the famous "Crown of the Andes" finally resulted in his purchasing that great South American masterpiece. As a surprise climax to his talk he introduced Mr. Piper, who happened to be in Milwaukee at the time. In a brief talk he gave evidence that the characterization of him had not been exaggerated. He emphasized the thought brought out by previous speakers that accident and health men, in common with those in other fields, must lay stress on what their product will do, giving expression to the sentimental as well as the practical side.

Cleary Luncheon Speaker

M. J. Cleary, president Northwestern Mutual Life, spoke at the luncheon, with probably 350 in attendance, on "America Needs Your Service." He said that the great service insurance men can and should perform in this country today is to help people to think soundly. The institution has served the nation for many years and is prepared to go on with that service. He deplored the tendency to take the position that the American system of doing things has failed. He declared that is not true and that many of the "new" things proposed today are reversions to ideas which the pioneers of America came to this country to escape. Touching briefly on social security, he said that what insurance has been trying to bring about over many years, "and we think we have done a pretty good job of it."

The afternoon session the first day was given over mainly to a "sales clinic" conducted by A. D. Anderson, Continental Casualty, Chicago, first vice-president national association, with seven well-known and successful leaders in accident and health sales work discussing various phases of the selling process. Selling ideas brought out there are reviewed in another column.

S. C. Carroll, vice-president Mutual Benefit Health & Accident, newly elected president of the Health & Accident Underwriters Conference, was present for the closing day and spoke briefly, praising the national association for what it has accomplished in the face of great odds.

An entire session the second day was devoted to a round table discussion of problems of local associations, with

Dwight Mead, Pacific Mutual Life, Seattle, former national president, in charge. George L. Dyer, Jr., Columbian National Life, president St. Louis association, opened the discussion on building membership, with further comments by A. M. Holtzman, Denver, and E. H. Ferguson, executive secretary. E. B. Brink, Mutual Benefit Health & Accident, president of the Detroit association, discussed programs for meetings, further suggestions being given by R. L. Paddock, Time, Milwaukee, and C. E. Dalrymple, Preferred Accident, Milwaukee. Accident & Health Week activities were reviewed by Mr. Ferguson, Donald Compton, Hartford Accident, Chicago, Mr. Holtzman and President Cunningham. C. T. Redfield told of the Chicago association's method of operating its annual stag party and said enough money was made from it to finance Accident & Health Week activities. Armand Sommer, Continental Casualty, Chicago, led the discussion of association finances. Mr. Dalrymple reviewed the question of committee functions and L. N. Roach, Continental Casualty, president Cleveland association, talked on frequency of meetings. Mr. Holtzman closed that session with a discussion of the method of selecting convention delegates and the advantage of attendance at national association meetings.

Lawyer Issue Is Before the Court

(CONTINUED FROM PAGE 15)

unconstitutional, in that it is unreasonable, indefinite, and arbitrary. The petition outlined the procedure which the six companies follow in the settlement of claims, and denied that such procedure constitutes the practice of law. The petition pointed out that the suit comes as the result of a campaign waged by Mr. Clark and his committee, that has had as its object the barring of laymen from all activities which, in the committee's opinion, constitute the practice of law.

Valuable Book Is Published

A valuable book has come from Prentice-Hall of New York entitled "The Law of Accidents," a textbook in digest form by M. C. Jacobs, a New York attorney, field counsel, author of "New York Law of Accidents" and "New York Evidence." The price is \$7.50 and it is for sale by THE NATIONAL UNDERWRITER. This book is designed to render effective aid, both as a reference work and as an instructive guide in a pecu-

liarily difficult branch of the law, viz., that of accidents. To attain this objective the author has employed his new text digest system of legal writing. The completed work is a comprehensive digest of judicial thought which brings into relief against a background of facts, the reasoning processes of the courts in the evolving of general rules and in the determination of particular cases. The classification in terms of the pertinent facts offers sound guidance in problems of legal analysis.

E. H. Vaughn, a Girard, O., agent, has purchased the insurance agency of his brother, T. C. Vaughn, who died recently.



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The drive other car endorsement is one of those insurance items of small cost, like unearned premium insurance and rent and rental value cover in the fire insurance field that can be sold by the painless method of merely including it upon renewal with the enclosure of a statement that this coverage has been added and describing the protection that is afforded. The individual premium is small and just a few weeks ago was made a flat amount. The agent no longer has to bother with odd amounts that the 5 percent factor formerly produced. He can quote the premium in a small, round sum without hesitation.

Practically everyone who drives a car has occasion during the year to take the wheel of an automobile that is not his own. Unless he has a drive other car endorsement or unless he is insured under the special operator's policy that is sold by the Indemnity of North America, Metropolitan-Commercial Casualty and a few others, he has no protection should he be involved in an accident if the owner of the car doesn't have insurance or does have insurance without the omnibus clause. Some motorists are careful not to take the wheel of another's car because of this danger. Yet these same motorists might have no hesitation, when buying a new car, to borrow a demonstrator for a day or two, accepting the salesman's invitation, "Just jump right in and give it a whirl for a few days."

Aggregate Commission Will Be Worth While

There isn't enough premium involved to justify the agent in making a special individual effort to sell the drive other car endorsement, but the coverage is important enough and the aggregate premium and commission that can be earned is large enough to justify the agent in adding the coverage to all policies upon renewal and explaining what has been done in an enclosure.

That is the technique that is suitable to present day conditions. Perhaps during the depression years agents might have feared to take the chance, but people are not buying quite as closely today and there is no reason why a very large proportion of an agent's automobile customers can't be painlessly insured under the drive other car endorsement. Agents have largely put across the supplemental contract in the fire insurance field and the automobile comprehensive policy that the fire companies sell by automatically writing up the policies in this way upon renewal, without getting express permission beforehand. Why not do the same thing with the drive other car endorsement? It is good insurance and the cost is small.

The Aetna Casualty has been bombarding its agents with a pamphlet on behalf of the drive other car endorsement in recent months. It is entitled "Has This Happened to You?"

"Have you driven a friend's car for a while?" the circular asks. "Have you borrowed a dealer's car while your own was in the shop? Have you tried it out when the proud owner invited you? Have you accepted the offer of a motor car salesman to handle it yourself?"

The pamphlet goes on to suggest that the driver is more likely to have a serious accident while driving a strange car,

than while driving one that he has learned instinctively to handle.

Very little drive other car coverage has been sold even by those companies that have been emphasizing its importance.

The answer seems to be that very few agents have made the effort to sell it. But it is salable and the coverage is worth while. In writing up renewals in the next two months, why not try the experiment of adding the endorsement with a statement referring to the new feature and see how it goes?

Now Is Psychological Time to Push Rent Cover

This is an exceptionally good time for agents to promote the sale of rent and rental value coverages. Today there is a landlord's market. Rents are being increased and owners, who have been discouraged, can again see the possibility of profit. They should be receptive to the idea of insuring that their new hopes will not be dashed by fire, wind, etc. In selling rental value insurance to enable an owner to pay for lodging during the reconstruction of his property after a fire, wind, etc., the point can be emphasized that this is a landlord's market and that the assured would be surprised to know the rent that he would be called upon to pay.

As a matter of fact, the agent who employs the proper technique doesn't need much of a sales talk. He can add rent or rental value coverage at renewal time and inclose a notice calling attention to the fact. Agents who have had practical experience with this method say that nine out of 10 assured accept the contract and pay the premium without question.

Chain Store Decision May Have Marked Effect

Insurance men are greatly interested in the decision of the United States Supreme Court affecting chain stores which may have a sweeping effect. It approved the Louisiana chain store tax proposing a graduated levy on each

store of a chain based on the number of stores operated by the chain everywhere in the country. Briefs filed by the Great Atlantic & Pacific Tea Co. that challenged the law stated that "the era of the national chain is over," if the Louisiana procedure is followed widely in other states.

Observers declare that whether this observation is correct or not, there is a possibility of marked change in the method of operation of many of the large chains. It may be that they will sell many of the stores to individual operators and supply them with goods. Now that the Louisiana law has been approved undoubtedly other states will follow suit. Therefore local agents, alert to the situation, are watching any signs in the skies. This change may be on a par with the company operated gasoline service stations where so many were leased or sold to former managers. Heretofore the insurance had been controlled outside of the immediate community. Where residence ownership is restored then naturally the insurance in all likelihood can be controlled by resident local agents. Field men state that the growing popularity of the so-called "supermarket" such as the Dawson Trading Post in Chicago will gain in strength if taxes are to be based on the number of stores.

Burglary Losses High

Burglary losses in private residences and in two-family houses total over \$1,000,000 annually. It is found that a considerable percentage occurs during the summer vacation season when people close their houses and go away, some for several weeks and some for one or two weeks. At least this is a good time for agents to solicit vacationists. It offers an approach through the mail and with striking advertising material can be used effectively with follow up personal calls.

Bank of America Action

The Bank of America N. T. & S. A. has incorporated in its "Standard Practice Manual" a regulation requiring "Eight Point Combined Coverage" on all new and renewed fire insurance policies covering properties securing loans granted by the bank. The only exceptions are farm properties other than dwellings, which are not eligible for this type of coverage, and dwellings without gas installation, which do not require this coverage.

Diversification in Business

It becomes apparent to thinking insurance men who have something of a prophetic instinct that it is dangerous for local agents to concentrate too much on any special class of insurance, especially those that have what might be called a social or human quality. For instance, take workmen's compensation. It is dealing with human beings who become injured or their families in case a worker is killed in his occupation.

Opens the Way for State Funds

The great danger in a class of business of this kind is that it opens the way for state funds and even monopolistic state funds such as we have in West Virginia, Ohio and Washington. There are many arguments set forth why this is a true and logical governmental function. The time may come when more states will establish monopolistic workmen's compensation funds. The occupa-

tional disease now is occupying the attention of legislators. Acts are being passed in the various states and these measures become quite a problem to insurance companies to devise a safe and yet liberal coverage. Then again the automobile with its terrific accident toll may lead more and more to compulsory automobile insurance or to the payment of benefits on the workmen's compensation plan to persons injured or to their families if one is killed, regardless of the responsibility or liability of the driver. One can foresee that all states may take over automobile liability insurance.

Therefore, if an agent is majoring on classes of this kind he may suddenly find the props drawn from under him by statute. There is great need for diversification in local agency production. This is true especially if an agent is depending largely on workmen's compensation or automobile insurance.

ANSWERS

By J. C. O'Connor, Editor
National Underwriter's F. C. & S. Bulletin

Question—We have had an inquiry for termite insurance. For your information termites are a sort of an ant that attacks the structure of wooden buildings and there have been some evidences that they were starting to work in this state (Neb.). If you have ever heard of insurance against damage of this kind being written, advise us.

Answer—The St. Paul F. & M. recently announced that it is preparing to write termite insurance. So far as can be determined, this is the only market.

* * *

Question—We have an opportunity to buy a moderate sized local agency from a man who is figuring on going into business with a brother-in-law in another town. He wants cash but we do not know just how to figure the value of his agency. Is there any rule that is followed in the sale of agencies?

Answer—Agencies for many years have been sold on the basis of one year's commissions. That is, the value of an agency is figured at the commissions it can earn in one year.

There are some considerations that would reduce the value. The top price would only be paid for well diversified business written at regular rates. A cut rate agency has no particular good will value. That is, the business is held by cutting the rate, and not on the good will of the agency. An agency is never entirely cut rate, so that the character of the business and the effect of cut rates on the value is a matter of judgment.

If too large a share of the business is on a couple of large risks, the value would be affected by the buyer's chance of holding those risks. Formerly a heavy percentage of compensation business would affect the value, but it is possible that with compensation in a better condition, it is entitled to be counted at full value.

A curious point has been made by a man who has owned several agencies in a moderate sized town. He would buy and sell, trying another business or going to California in between. He said he would never buy an old agency. He would want one that had been built up by the present owner. His reasoning was that an old agency has a large amount of business that is just held by sentiment. As soon as the agency changes hands, a large number of the policyholders will leave the newcomer and go to other old agencies that have been after their business. The customers of a new agency, he reasons, have no sentimental ties that would cause them to place their business with some one else. He gave this as his experience.

An agency with a lot of poor pay customers is also less desirable. Some agents are weak kneed and try to hold business by giving undue credit. If the books show a lot of slow pay customers that would be taken into consideration.

One year's commissions is the standard for a good agency. How much to mark this down must be left to the judgment of the buyer. If it is a good agency it is a desirable purchase at the standard price.

Every agent should read W. S. Crawford's noted book "The Background of Fire Insurance," #2. The National Underwriter.

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FIRE INSURANCE NEWS BY STATES

MIDDLE WESTERN STATES

J. H. Burlingame Is Honored

Cincinnati Manager of the Western Adjustment Given a Farewell Prior to Transfer to Chicago

Theodore Safford, president Cincinnati Fire Underwriters Association, presided over the preliminary ceremonies following the farewell banquet in Cincinnati tendered J. H. Burlingame, Jr., manager of the Cincinnati office of the Western Adjustment, who will be transferred to Chicago as assistant manager at the head office, arriving July 1. Mr. Safford read a number of telegrams and letters from people who could not be present.

The Burlingames will reside at 928 Judson avenue, Evanston, Ill. Dr. J. H. Burlingame, the father, is one of the three Evanston survivors of the Civil war and was featured on Memorial Day in that Chicago suburb. Rex Burlingame, who formerly was with the Western Adjustment at Cincinnati, is now a member of the independent adjusting firm of Burlingame & Hazard in New York City.

A feature of the banquet was a so-called proof of loss explained by W. M. Aris of the America Fore, to which all present subscribed, thus making a personal souvenir for the guest of honor. It was truly an Ohio affair from beginning to end. Mr. Safford, in introducing the toastmaster, C. M. Cartwright of THE NATIONAL UNDERWRITER, called special attention to the fact that he is a native of Ohio, having spent his boyhood and early young manhood at the home of his nativity, Waynesville, O., in Warren county.

The speakers were R. W. Hukill, Fireman's Fund, grand custodian of the goslings of the Blue Goose, who represented that organization; J. J. Conway, who will succeed Mr. Burlingame as head of the Western Adjustment; R. R. Lippincott, assistant general manager of the Western Adjustment at Chicago, who went to represent the head office, and who was formerly connected with the Western at Cincinnati and later was Columbus manager, and A. C. Guy, Columbus manager of the Western Adjustment, who presented Mr. Burlingame with a set of silver on behalf of the assembled guests. Mr. Burlingame responded in a feeling manner.

There were many Ohio field men present as well as representatives of the Western Adjustment and the Underwriters Adjusting. James P. Guy, automobile superintendent of the America Fore in its western department at Chicago, and Secretary H. E. Helm of the Fidelity & Guaranty Fire of Baltimore, were present. General Manager Roy A. Sellery of the Western Adjustment at Chicago had a magnificent bouquet presented to Mr. Burlingame at the table.

One of the unique features of the evening was the unexpected appearance of Agent Joseph Futz of Eighty-four, Pa., who, he announced, was on hand because Mr. Burlingame paid his ex-

penses and gave him \$25, to eulogize him with an original "poem." But few had ever come in contact with Mr. Futz and therefore they were intrigued by his personality and manner. Later it developed that the clever impersonation was done by H. J. Burrige of Chicago, a member of THE NATIONAL UNDERWRITER staff.

Mr. Burlingame was honored at a fish fry given by Middletown, O. agents. A testimonial dinner in his honor at Hamilton is scheduled Friday.

Midsummer Meeting Speakers

Ohio Association of Insurance Agents Will Hold Its Midyear Conference at Cedar Point

Cedar Point has been selected for the annual midsummer conference of the Ohio Association of Insurance Agents June 25. Each year since 1934, when the midsummer meetings were started, attendance has doubled and it is anticipated that there will be a record attendance this year. P. C. Bethel, secretary of the Kentucky Association of Insurance Agents and executive officer of the Louisville Board, will conduct a local board conference. There will be a special conference for rural and small town agents, with special emphasis being placed on handling farm business. L. U. Jeffries, warden Ohio department, will speak on "Unauthorized Insurance." The junior organization of the association will hold a special session over which Stanley Hilbert, president, East Liverpool will preside. Field men are invited. Special rates at the Breakers Hotel are available to all who write J. A. Lloyd, secretary, 8 East Long street, Columbus, for hotel rate certificate.

New Association Organized

Mutual Local Agents Form a Body with John H. Loerch of Detroit as President

At a meeting of agents held in Lansing, Mich., last week, the Michigan Association of Mutual Insurance Agents was formally organized and the following officers were elected to serve to Jan. 1, 1938: John H. Loerch, Detroit, president; D. H. Ederle, Grand Rapids, vice-president; Wilbur Thomas, Detroit, secretary; J. B. Allen, Battle Creek, treasurer. The four officials and Dorr Frisbee, Detroit; H. C. Steward, Monroe; E. G. Lambertson, Lansing; J. K. Hine, Bay City, and Stan Kemp, Greenville, constitute the directors.

Agents in Michigan representing mutual and stock companies are eligible for membership. The association voted to affiliate with the National Association of Mutual Insurance Agents. Appointment of committees will be made later.

The mailing address of the Michigan Association of Mutual Insurance Agents will be the office of the secretary at 1026 Fox Theatre building, Detroit.

Conflicting Views Developed

Conflicting views regarding the structure and principles of a new agents' organization came to the surface at the Lansing meeting. The result was that some of the agents organized the new association while others who had anticipated a different setup in which members would have been privileged to represent both mutual and stock carriers took initial steps toward forming another organization. Both groups, however, expressed dissatisfaction with the em-

phasis on stock representation which has characterized the Michigan Association of Insurance Agents.

The provision that member agents must have mutual representation alienated prospective members who had visualized an entirely "independent" organization although a few consented to the use of their names as charter members. The new organization starts out with probably 24 members and with a slate of officers representing a drastic revision from that which had been decided on by the nominating committee.

No definite plans were made for a further meeting of the new organization nor did those attending the gathering who were out of sympathy with its accomplishments decide when they will convene to form their proposed independent agents' association. It is anticipated, it is said, that the latter movement will be kept alive and that eventually there will be a third organization of Michigan agents. A number of mutual companies had arranged to have their field men present during the meeting but none was admitted to the assembly room.

Missouri Field Men Meet

Seibold Heads Fire Underwriters, Kingsley the Fire Prevention Association, After Annual Conclave

G. J. Seibold, America Fore, St. Louis, was elected president of the Missouri Fire Underwriters Association at its annual meeting in Pla-Port on the Lake of the Ozarks. He succeeds Tom Caldwell, Home, Kansas City. R. E. DeHaven, Hartford, St. Louis, was named vice-president, and O. A. Ramseyer, North America, was reelected secretary.

Discussion largely was taken up with consideration of Business Development meetings. Reports bore out conviction of field men that the program in Missouri has been very successful, that it has resulted in direct contact with a number of local agents throughout the state, and that it has meant new business. The program will be resumed next fall.

At the annual field men's get-together Earl Thomas, National Liberty, was toastmaster, and a hillbilly orchestra provided the music. More than 60 attended.

Fire Prevention Election

Tom Kingsley, Jr., branch manager Travelers Fire, St. Louis, was elected president of the Missouri Fire Prevention Association. He succeeds A. F. Nelson, New York Underwriters, Kansas City. Leo B. Gribble, Royal-Liverpool group, Kansas City, was elected vice-president, and T. G. Webster, St. Louis succeeded J. B. Taylor as secretary. Association committees made their annual reports.

Investigate Rate Cut Plan

Michigan Legislature Is Considering Resolution to Probe Fire Experience in Detroit

LANSING, MICH., June 9.—Unsuccessful in localized efforts to bring about a reduction of fire rates in Detroit, officials and others interested in coercing fire companies into promulgating lower schedules for the metropolitan area carried their fight into the Michigan legislature. Senators J. A. Burns and Tom Burke, both of Detroit, introduced a resolution asking that the senate authorize the metropolitan affairs committee to investigate the situation and report to the legislature and governor as soon as possible. The resolution stated that if basis for recommending rate reduction legislation were found the committee recom-

mend a means of effecting the rate cut.

The resolution cites a "lengthy and comprehensive study of the situation, growing out of the failure of fire insurance companies to meet the demands of the city of Detroit for a reduction in rates on dwellings and other structures," a report of which "is now a matter of public record and on file with the city of Detroit and the Detroit board of fire commissioners." A special committee designated by the mayor, it was stated, had recommended a reduction in rates which would have saved Detroit property-owners \$1,500,000 a year in premiums. The resolution stated the companies refused to change their schedules and it was apparent excessive profits were being made and "this same situation probably does exist in many other localities of this state."

The senate did not suspend the rules, and pass the resolution immediately, as requested, but on motion of Senator Callaghan, Reed City, member of the insurance committee, referred the proposal to that committee for study.

St. Louis Dead Line Is Near

Date to Enforce the In and Out Rule of Local Board at Hand

ST. LOUIS, June 9.—All hands are watching developments in the St. Louis Fire Underwriters Association following the edict of the executive committee stating that by June 10, members must observe the in and out rule and resign companies that are out of the board or get out themselves. No one apparently knows what is going to happen. The executive committee has declined to permit Marsh & McLennan-Case, Thomas & Marsh, a Missouri corporation, to obtain membership. Case, Thomas & Marsh have been members. The Marsh & McLennan-Case, Thomas & Marsh situation affects members representing 24 companies. In all 123 agency connections are affected by the notice.

Outside of the Case, Thomas & Marsh companies, the main groups affected are the Firemen's and the Pearl. The Pacific National Fire is also involved. So far as the Firemen's, Pearl and Pacific National are concerned the issue is different from the Case, Thomas & Marsh situation. These companies have agents both in the board and out. The local situation is further complicated by the announcement that the executive committee has suspended three members for non-payment of dues, they being L. W. Harlow & Co., J. Concannon & Sons, both in class 1, and G. W. Richmann, Jr., class 2.

Pioneer Reserve Mutual Retains Present Officers

Directors favorable to the present management of the Pioneer Reserve Mutual Fire of Detroit were elected at the annual meeting after a previous meeting had been invalidated by the decision of the Ingham county circuit court, Lansing, Mich. The court ruled that a majority of the company's membership must be represented.

At the first meeting a group within the company attempted to gain control through proxy votes. While it had a majority of votes cast, it lacked a majority of the membership.

Directors chosen at the second meeting are: Clarence Swanneback, president of the mutual; L. A. Siple, secretary; Fred Wilson, Carson City insurance man and farm owner, and Ray McConnell, Mt. Pleasant farmer. Four other directors, who hold over, were favorable to the present management, so the subsequent board meeting resulted in re-

ADJUSTERS (Cont.)

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Clarence R. Ferguson
Branch Manager

Tips OF THE MONTH

JUNE, 1937

● It's "Here comes the bride!" this month. But give the groom the attention he deserves. He is a prospect for Personal Effects, Jewelry, Household Furniture, Automobile and other forms of insurance. Call on him. Start your business association with the idea that you want to cover his insurance needs now and let your business grow with him.

● Don't claim you can make an insurance analysis unless you can do it well. A poor job, unsound, biased and amateurish, will boomerang back on its sponsor and close the door to more proposals. If you feel that you need help in preparing a typical presentation outline, don't be bashful about taking the matter up with one of our field men, if you are our agent. They are qualified and eager to help you.

● Thirty-five years ago, or, to be exact, on June 2, 1902, the Boston Insurance Company issued the first automobile policy written in this country. It is an easy matter for our agents to explain to automobile prospects why they should be insured in the Boston. The fact that the Boston is the pioneer company in the field, with thirty-five years of continuous writing, and an honorable record that might well be envied by any other company in the business should be enough to convince any prospect that he is being offered the service of an unusually efficient insurance organization.

● Where are you in the march to better business? To take your place with the leaders, you must know the line of march. We have a plan on which the way is marked clearly and definitely. This plan forever banishes hit-or-miss selling of insurance. We are so confident in the merit of the plan that we believe you would march along happily with us for life if you would put it to work for your agency. The plan is described in detail in our booklet "Planned Progress." Write us.

BOSTON INSURANCE COMPANY
OLD COLONY INSURANCE COMPANY

87 KILBY STREET
BOSTON
MASSACHUSETTS

election of the old slate. One unfriendly director, B. B. Reavey, Caro, had been defeated by Mr. McConnell.

The group headed by L. D. Hudson, former supervisor of agents, had sought to wrest control from the management, following the death some months ago of James Slocum, who had served as secretary for many years and had built up the mutual's volume until it had become one of the outstanding carriers of its type. Some 6,000 proxies were obtained by this group, sufficient to constitute a majority of the members represented at the first meeting but the court's later decision that a majority of the entire membership should have been represented to validate the session, completely nullified the first meeting's actions.

Adjusters in Golf Tourney

ST. PAUL, June 9.—About 50 members of the Fire Insurance Adjusters Club of Minnesota attended the annual golf tournament. Allan Miss, W. P. O'Brien and C. E. Nugent were in charge.

Hutchinson Board Elects

M. W. Webster, manager insurance department McNaghten Investment Company, was reelected president of the Hutchinson (Kan.) Insurance Board. N. N. Kline of the Will S. Thompson agency was named vice-president and James Casey of the Bert Mitchner agency, secretary-treasurer. The executive committee consists of Charles Long of the Long-Sherman agency, John Brehm, Bert Mitchner and the officers. Following the annual "stag" outing June 12 the board will adjourn for the summer. Byron Astle of the Fontron agency is in charge of the outing which is being held at the lodge of former Mayor C. L. Burt.

Hill in New Quarters

R. M. Hill, Detroit, Mich., well known independent adjuster, moved to more commodious offices in suite 2424 Union Guardian Building. Before entering the adjusting business in Detroit he was in that business at Chicago. He is well known among agency and company men in the Michigan territory.

Wichita Insurers' Events

WICHITA, KAN., June 9.—The recent meeting of the Wichita Insurers was devoted to a "question and answers" program on all lines under direction of Howard Fullington of Dulaney, Johnston & Priest, program chairman.

The annual picnic of the Wichita Board is being held Thursday at Sunnydale Springs. All offices are closing in the afternoon so employees and families may attend, 300 being expected including many company men. A full program, including the annual ball game between the "Rebaters" and the "Commission Splitters," is planned.

Disability Agency Incorporated

The Mortgage Disability Agency has been incorporated at Lima, O., to develop accident and sickness insurance. The main factor in it is F. P. O'Connor, who is president of O'Connor-McCune Company in that city.

Attack Omaha Tax Ordinance

OMAHA, June 9.—Insurance companies doing business in Omaha have ig-

nored demands of the city treasurer that they pay the \$5 a year fee for each of the 350 agents they employ, levied under an ordinance passed for the avowed purpose of plugging up a hole in city revenues, and have indicated they will attack the validity of the ordinance.

Reifler with Ginsburg Office

J. J. Reifler, who has been with the Michigan Inspection Bureau of Detroit since 1928, has gone with the Fred A. Ginsburg & Co. agency in that city. He is a graduate of Armour Institute of Chicago in the fire protection engineering course.

Kill Outside Coverage Bill

LANSING, MICH., June 9.—The Michigan house killed a bill which would have permitted the state administrative board to obtain insurance coverage outside the state fire fund for state property deemed unusually hazardous or of abnormally high value.

"Smoky" Rogers Visits Kansas

H. K. "Smoky" Rogers, engineer Fire Prevention department Western Actuarial Bureau, Chicago, is spending this week in Kansas. The first of the week Mr. Rogers is directing a training school for the Fort Scott fire department which has been reorganized under a new chief. On Friday, Mr. Rogers appears on the program of the Kansas janitor-engineer school at Wichita, which is sponsored by the Kansas department of vocational education.

May Rate Books in Illinois

Rate books were published by the Illinois Inspection Bureau during May for:

Addison, Adrian, Cache, Chandlerville (changed from 9th to 8th class); Golconda (changed from 9th to 8th class); Itasca, Powellton, Roodhouse, Troy (changed from 9th to 8th class); Troy Grove.

To Address Undertakers

Austin McElroy, vice-president, and J. A. Lloyd, secretary Ohio Association of Insurance Agents, will discuss liability insurance at the annual convention of the Ohio Funeral Directors Association in Columbus.

Boucher St. Joseph Manager

John H. Boucher, for the past four years a staff adjuster with the Wichita, Kan., office of the Western Adjustment, is promoted to manager at St. Joseph, Mo. Mr. Boucher served in various offices before going to Wichita and has made a most excellent reputation.

Director Palmer Improving

Ernest Palmer, Illinois insurance director, who is confined to St. John's Hospital in Springfield, Ill., following an appendicitis operation, is now recuperating and the physicians believe that danger of complications is past. He is showing improvement every day. He is now receiving visitors.

Ohio Farmers Indemnity Reserves

In the 1937 Argus Chart, the figures for reserve for unpaid liability and compensation claims of Ohio Farmers Indemnity are left blank, whereas they should be \$63,681, and those for net

unpaid claims and adjusting expenses, excluding liability and compensation appear as \$316,821, whereas they should be \$253,139. The figure of \$316,821 is the total reserve for unpaid losses.

Maine State Agent Dies

Ben Baker, Maine state agent for the Great American, died at his home in Portland, Tuesday. He entered the agency of Turner, Baker & Co., in 1908, being its senior member at the time of his death. Secretaries E. S. Archer and H. A. Ryman of the Great American will attend the funeral services at Portland tomorrow.

Upholds Georgia Tornado Awards

ATLANTA, June 9.—The state workmen's compensation board has upheld the rulings of H. M. Stanley, commissioner of commerce and labor, in 78 of 80 awards, amounting to approximately \$40,000, on account of death and injury to employees of industrial concerns in the tornado in Gainesville, Ga., in the spring of 1936. Ninety-two claims were filed but 12 were denied by the commissioner. This decision paves the way for court appeal.

The basic case in which evidence was heard was that of Wm. R. Shields against the Cooper Manufacturing Company, and the Lumbermen's Mutual Casualty.

San Francisco Brokers Meetings

SAN FRANCISCO, June 9.—Insurance Commissioner Carpenter addressed the semi-annual meeting of the Insurance Brokers Exchange Wednesday on objects of legislation introduced by him and problems of department as they relate to brokers. All candidates for the board of governors and arbitration committee were elected.

All nominees for the governing committee and arbitration committee of the Society of Insurance Brokers of San Francisco were elected as scheduled at the annual meeting Tuesday. Several amendments to general rules regarding penalties, etc., were adopted.

Fred W. Boole, Jr., has been elected as delegate of the Society of Insurance Brokers to the convention of the International Association of Insurance Brokers being held in Paris July 7-10. Mr. Boole is now in Europe on an extended tour.

1,200 at Home Outing

NEW YORK, June 9.—Members of the 59 Maiden Lane Club, composed of head office employees of the Home, held their annual outing given by the company Tuesday, some 1,200 attending. A boat ride was had up the Hudson to Bear Mountain Park, where sports of all kinds were indulged in.

Middle Western Notes

F. J. Sommers, 59, Milwaukee agent for 20 years, died at his home after an illness of two months.

A. B. Kirkpatrick has opened a new agency and insurance office at 119 East Seventh street, Topeka, Kan.

The Mennonite Mutual Fire, Newton, Kan., has changed its name to the Midland Mutual Fire.

Paul H. Hughes, 51, manager Morrison & Hughes agency, Elkhorn, Wis., died at his home of an intestinal disorder.

Adam Meisenheimer, 86, who operated an agency in Milwaukee since 1884, died at his home following a heart attack.

W. S. Garrison, 77, for many years a local agent at Knightstown, Ind., died at his home there. He represented the National Liberty there for 39 years.

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108 Law Building
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General American and others upon request
Equipped for investigations, adjustments, trial of all insurance cases in State and Federal Courts.

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Hartford Accident, Hartford; Standard Accident, Detroit; American Auto, St. Louis.
Specializing litigation and adjustments involving casualty insurance law and surety bonds. Experienced adjuster in office.

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Facilities for investigations, adjustments and trial work over Northern Ohio.

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Representing Standard Accident, Massachusetts Bonding and others.
Investigations, adjustments, trial of all insurance cases.

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Careful attention to all insurance matters. Trial of all insurance cases in State and Federal Courts.

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Equipped for investigations and adjustments all over South Carolina.

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Zurich Insurance Co., Chicago, Ill.; Preferred Accident Ins. Co., New York; Commercial Standard Ins. Co., Fort Worth, Texas; and other companies on request.
Equipped for investigation, adjustments and trial of cases in all courts in Eastern Tennessee.

TEXAS

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Consolidated Underwriters, Commercial Standard Insurance Co., Maryland Casualty Co., Texas Employers Insurance Assn., others on request.
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Practice before all State Departments.

PIPKIN & PIPKIN

304 Gilbert Building
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The Travelers Insurance Company.
Equipped for investigations and adjustments Southeastern Texas.

HUBBARD, DYER & SORRELL

City National Bank Building
Corpus Christi, Texas
References: Maryland Casualty Company, American Fidelity & Casualty Company, Traders & General Insurance Company.
Specializing in Insurance Law
Equipped for investigation and Claims

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Henry C. Coke, Jr. John N. Jackson
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(1883-1924) Alfred McKnight
Robert L. Cole, Sr. J. W. McDaniel
Bennett B. Patterson Harold T. Thurpe
Robert L. Cole, Jr. R. E. Owens
Seymour Lieberman
Standard Accident Insurance Company of Detroit, Chicago, Lloyds.
United States Casualty Co. of New York City, etc.
Equipped for investigation, adjustment, trial of all insurance cases and oil cases.

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Standard Accident Insurance Company of Detroit, Chicago, Lloyds.
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Trial of all insurance cases, State and Federal Courts this territory.

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THATCHER & YOUNG

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Stewart, Stewart & Carter

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Salt Lake City, Utah
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W. SHEPHERD DREWRY

241-244 Law Building
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Northern Life Tower
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U. S. F. & G., Northwestern Mutual Life Ins. Co. Others on request.

DAVIS AND GROFF

(William Hatch Davis, former member Vermont Bar)
(Gay B. Groff, former member Maryland Bar)
1333 Dexter Horton Building
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(2) Fidelity & Guaranty Fire Corporation.
(Others on request)
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(Continued next page)

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Equipped for investigation and adjustment. Trial
of insurance cases in all courts.

ROBERTS AND SKEEL

Insurance Building
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E. L. Skel Wm. Paul Uhlmann
Tom W. Walman Harry Henke, Jr.
Frank Hunter W. E. Evenson
Tyrone H. Hollander Robert H. Grace
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Equipped for adjustments, investigations and
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Trial of all insurance cases, State and Federal
Courts.

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Lumbermans Mutual Casualty Co., Zurich, Pearl
Assurance Co., Ltd.
Equipped for investigations and adjustments. Trial
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commissions.

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Paulsen Bldg.
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Maryland Casualty Co., U. S. F. & G. Co.,
and others on request.
Investigations and trial of all insurance cases in
State and Federal Courts.

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ualty Company of Detroit. Others on request.
Equipped for investigations, adjustments, trial of all
insurance cases, State and Federal Courts, South-
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quest. Equipped for investigation and adjustments,
trial of all insurance cases in Federal and State
Courts.

POWELL & SPROWLS

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NEW YORK CASUALTY COMPANY, AMERICAN
SURETY COMPANY, MARYLAND CASUALTY
COMPANY—others on request.
Equipped for investigations and adjustments and
trial of all insurance cases.

WEST VIRGINIA

PAYNE, MINOR, RAY, MAIER & DAVIS

Kanawha Valley Building
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New York Casualty, American Surety, Zurich, Amer-
ican Motorist, Lumbermen's Mutual Casualty Co.,
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& G., U. S. Guarantee (Chubb & Son), Inter-Ocean
Casualty Company (General Counsel), and others on
request.
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Federal Courts.

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IN THE SOUTHERN STATES

Quin and Ray Are in Charge

New Arrangements Are Made for Hand-
ling in Atlanta the Georgia Busi-
ness of the Georgia Home

L. C. Quin, who was recently elected secretary of the Georgia Home, will have charge of the service office in the Standard building at Atlanta. Associated with him is John R. Ray, special agent, who formerly lived at Monroe, Ga. The latter has spent the last three years in the New York and Philadelphia offices of the Home. The home office of the Georgia Home at Columbus, Ga., will continue to look after the local business but all the agents throughout the state will report to Mr. Quin at Atlanta. Mr. Quin is head of the general agency of Hurt & Quin, who already have some of the companies of the Home of New York group for the south-eastern states.

Mr. Quin's appointment as secretary of the Georgia Home will in no way interfere with his work as a member of the general agency of Hurt & Quin. The Atlanta service branch of the Georgia Home is in the Standard building adjoining Hurt & Quin's offices. The Georgia Home is the only remaining Georgia stock fire company which operated during the war between the states, having been organized in 1859 at Columbus.

Kentucky Organizations to Hold Meetings Next Week

LOUISVILLE, June 9.—The Kentucky Association of Insurance Agents in its spring membership drive has added about 75 new members and will have approximately 275 members at the annual meeting June 17-18, at the Brown Hotel, Louisville. It is believed the roster will be the largest in the history of the body.

The Kentucky Fire Underwriters Association will meet at French Lick, Ind., June 15-16, and come back to Louisville for the agents' meeting.

The Kentucky Blue Goose and Kentucky Fire Prevention Association will hold annual meetings at French Lick, and the field club is holding its semi-annual meeting there.

President Haas Arranging for Convention in Georgia

President Herman J. Haas of the Georgia Association of Insurance Agents is completing arrangements for the annual convention at the Biltmore hotel in Atlanta, June 18-19. C. P. Jervey, secretary Travelers Fire, will discuss various reporting forms for fire and supplemental covers. C. F. Spaulding of Hartford, agency supervisor Aetna Casualty & Surety, will talk on "Insurance Salesmanship." Clarke Smith of New York City of the Royal-L. & L. & G. group, will discuss use and occupancy insurance; Assistant Manager A. P. Francis of the Hartford Steam Boiler, at Atlanta "Selling Electrical Machinery Insurance." A. A. Orender, special representative of the Hartford Fire, will conduct a round table discussion on rural and farm business.

Kenneth H. Bair of Greensburg, Pa., immediate past president of the National Association of Insurance Agents, will represent that body at the convention and give a talk.

Heavy Hail Loss in Oklahoma

OKLAHOMA CITY, June 9.—Reports of hail losses are pouring into the Fire Companies Adjustment Bureau here so rapidly that a branch office has been established at Cherokee to take care of the situation, Manager G. W.

Kline, states. The disastrous hail storm here May 26 caused hundreds of losses to roofs, plate glass, etc. Although most of the damage was reported from Cherokee, Aline, Helena, Burlington, Bryan, Capron and other adjoining towns, some farm loss claims are being received.

Entertainment for Virginians

The social program for the annual convention of the Virginia Association of Insurance Agents at Old Point Comfort June 25-26 is being arranged by A. A. Applewhite, member of the Newport News-Hampton board. A tour of the historic section of the peninsula will be included in the program. There will also be bridge parties at the hotel during the convention and probably a banquet the evening of the first day. An attendance of more than 100 agents is expected from various parts of the state.

Oklahoma City Women Elect

OKLAHOMA CITY, June 9.—The Oklahoma City Insurance Women's Club has elected Retta Maloy, president; Mrs. Bobbie Langlitz, first vice-president; Mary Cowan, second vice-president; Juanita Eldridge, treasurer, and Christine Bettis, reporter.

E. T. Houlihan Is Dead

LEXINGTON, KY., June 9.—E. T. Houlihan, partner in the Houlihan Insurance Agency of this city, died of heart disease at the age of 52. He was a brother and partner of H. S. Houlihan, vice-president Kentucky Association of Insurance Agents. E. T. Houlihan also was head of the Lexington Finance Company and had other business interests. He was a noted sportsman.

Can Be Taxed But Once

OKLAHOMA CITY, June 9.—The Oklahoma supreme court holds that compliance with the statutes placing foreign insurance companies under jurisdiction of the insurance commissioner and requiring them to pay fees and taxes to him "in lieu of all other fees and taxes" is compliance with the general corporation statute and if they comply with the former it is not necessary to qualify under the latter. The opinion was given in the case instituted in 1931

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by the state of Oklahoma against the Prudential to recover alleged unpaid license fees.

No Florida Qualification Bill

TALLAHASSEE, FLA., June 9.—The legislature has adjourned without passing the proposed new agency qualification bill presented and urged by the Florida Insurance Agents Association and Commissioner Knott. It would have required as a prerequisite for license to sell fire and casualty insurance a certi-

cate of a reputable school or college showing completion of an insurance course, or a year in some active insurance capacity.

Tennessee General Agency

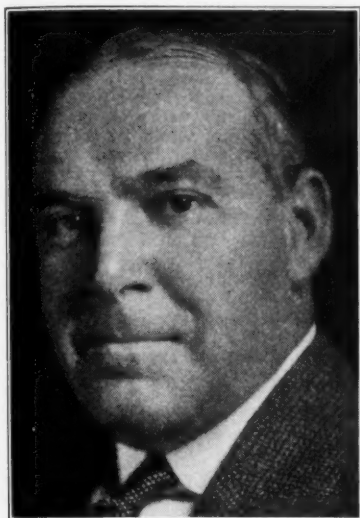
The Pacific Fire and Bankers & Shippers have appointed A. L. Williams in the Stahlman building at Nashville as general agent for Tennessee. He will also act in a similar capacity for the New Jersey as soon as it is licensed in the state.

PACIFIC COAST AND MOUNTAIN

Only in Business 40 Years

Coast Manager Great American and Phoenix of Hartford Long a Leader in Activities There

Forty years ago Clifford Conly at the age of 16 started as office boy in the Pacific Coast office of the old German-American in San Francisco. Today he



CLIFFORD CONLY

occupies an outstanding position in insurance, being Pacific Coast manager Great American and Phoenix of Hartford groups. He is a leader in thought and activity in the business, and has served faithfully and energetically in committees and offices of the Pacific Board. During the entire 40 years he has served the interests of the same company with which he started, the German-American having grown into the Great American.

Mr. Conly's father, John, born of Irish parents in New York, started with a trading schooner in 1849 for South America, but changed his course to the gold rush in California. Selling his vessel at San Francisco, he went into the gold country and became one of California's earliest pioneers, prominent in mining and banking.

Inherited Adventuring Spirit

The spirit of adventure, pioneering and restlessness for constructive progress was inherited by Clifford Conly. Insurance is his life and he is intensely interested in anything pertaining to the business. A leader, he has served on every important committee of the Pacific Board, has taken leading part in many constructive innovations, has represented Board companies in developing the present farm underwriting structure which has proved such a success, has been executive chairman for two consecutive terms, an unusual distinction, and he is president and head of the important supervisory committee. He has also served on various states committees and was president of the Oregon Conference for six years.

He is a reader of many insurance journals and his loyalty to stock insur-

ance dominates his actions, tempered however, with diplomacy and tact.

When Mr. Conly first entered the business the German-American was managed by the late George H. Tyson. Mr. Conly advanced rapidly. Starting in 1897 he had gone through several minor duty desks within two years. He made his first connection with the Phoenix of Hartford when the agency of that company was consolidated with the Tyson Agency of the Great American. He has been with those two companies, and their affiliates ever since. When this consolidation was completed Mr. Conly was assistant cashier. In 1905 he was appointed head of the country department and in addition he did special agency work.

In July, 1914, he became superintendent of agencies, and in 1920 assistant manager, serving jointly with Harry Benner, who recently retired from the office. When the late Herbert Folger retired in 1921, Mr. Conly was advanced to senior assistant general agent.

Is Put in Entire Charge

A few years later Mr. Tyson was taken seriously ill and Mr. Conly was then in sole charge of the office for more than a year preceding the former general agent's death. In April, 1923, the companies joined in establishing Mr. Conly as manager of the two groups.

In May, 1927, he upset old Board traditions and precedent by being re-elected executive chairman. In 1929 he became president and carried on through one of the most trying periods of the Board's history.

A fellow manager was H. L. Simpson, then manager Coast department Connecticut and other companies. In 1932 the Simpson office was "cleared" and the Connecticut's department consolidated with the Conly office, taking Mr. Simpson along as associate manager. Harry Benner, who had been joint assistant manager with Mr. Conly during the old Tyson regime and J. C. Wickler, continued as assistant managers following this merger.

Mr. Conly is strongly opposed to government encroachment on private enterprise; he believes in good old fashioned Americanism, hard work, loyalty and application. He has a prune orchard in the Santa Clara Valley where he relaxes by doing manual labor.

Revise Commission Schedule

Pacific Board Applies Same Rate to Provisional Reporting Forms as Under Specific

Culminating a long fight waged by agents in the Pacific Coast territory, the Pacific Board announced a revision in commission schedule, providing the same rate be applied to provisional reporting forms as to the same property insured under a specific policy.

Under the new ruling, when the policy is issued, the rate of commission

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payable on the provisional premium shall be limited to 15 percent. When final adjustment of the premium is made, the actual average commission will be allowed. The revised rate of commission shall apply only to policies written on and after June 1, 1937.

Heretofore, commissions on provisional policies have been limited to 15 percent, despite the fact that in the majority of risks, 20 percent applied to stock written under specific policies. Various agents' committees have pointed out to the Pacific Board that such discrimination was inequitable, inasmuch as a great deal of time and effort on an agent's part were required to keep a risk under provisional coverage.

Approval Is Expected for All of Carpenter's Bills

SAN FRANCISCO, June 9.—Governor Merriam is now considering 35 insurance bills passed by the legislature. Thirteen of them, sponsored by Commissioner Carpenter, are expected to become law within the next few weeks. Only one of these bills developed any aggressive opposition. This was S. B. 460, which sought to segregate reserves of life insurance companies doing multiple business. One section was objected to by the Life President's Association and after considerable discussion and debates before committees this section was amended out. The bill then went through both houses without further handicap.

Several radical compensation insurance measures, two entirely rewriting the present compensation law, were defeated, as were bills proposing compulsory automobile insurance, setting up a state automobile insurance fund and another establishing a state fund to insure schools. The usual valued policy bill was defeated.

A measure which has appeared for many sessions permitting county mu-

tuals to expand their operations, was passed and is before the governor.

Some of the most important measures are those changing the qualification laws, increasing the agents' annual license fee from \$2 to \$6 and increasing the renewal fee of brokers from \$5 to \$10. These bills also increase the powers of the commissioner in handling agents and brokers matters. Senate Bill 457 gives the commissioner power to deny licenses where before he was practically powerless; it adds a new section defining "license offenses" and other sections giving him the right to cancel licenses for a long series of offenses.

Senate Bill 1037 will make it more difficult for so-called mutual compensation insurance carriers to be formed and licensed. Several bills aim to make requirements for reciprocals more drastic and grant more regulation rights to the commissioner in supervising such organizations.

Receive Many Hail Claims Caused by Recent Storms

DENVER, June 9. — Severe hail storms and floods in New Mexico and southeastern Colorado have resulted in an unusually large number of loss claims being filed with the Fire Companies Adjustment Bureau, W. E. Hill, assistant general manager Rocky Mountain department, announced.

Over 400 hail claims have been received from Roswell, N. M., and vicinity for damages suffered April 19 and assignments are still coming in. Approximately 225 claims developed from the hail storm at Albuquerque, N. M., May 23, and 250 more are expected from hail storms at La Junta and Eads, Colo., and Clayton, N. M., May 31. Claims also are coming in from a second hail storm at Roswell and Artesia, N. M., June 3.

A severe flood in New Mexico May 29 which almost entirely inundated Roswell and some 10,000 acres of nearby farm land is expected to result in a great num-

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MERCHANTS (1851)

INSURANCE CO. OF PROVIDENCE

BRYON S. WATSON

PRESIDENT

FIRE - AUTOMOBILE - INLAND MARINE

THE INSURANCE BUILDING
PROVIDENCE, R. I.

ber of comprehensive auto coverage loss claims being filed with the bureau. These claims at present are coming in slowly but are expected to increase as the mud in crankcases and transmissions begins to have its effect.

Ten adjusters from the bureau have been working in New Mexico the past month instead of the usual five and the claims have been handled expeditiously.

Defer Action on Secretary

DENVER, June 9.—No action was taken by the Denver Association of Insurance Agents at the June meeting in regard to hiring a full-time secretary and it is probable action will be delayed until fall. While sentiment appears to be in favor of the action, members desire to be certain of the plan's feasibility before making a decision. N. C. Steel, chairman of the committee which has been investigating the plan, reported the committee's findings. The committee will continue its investigation during the summer recess.

Names Utah Fire Board

SALT LAKE CITY, June 9.—Governor Blood has appointed six prominent citizens as a state fire control board in accordance with the requirements of a law passed by the 1937 legislature. The board is authorized to create fire districts and to prescribe means for prevention of fires and fix penalties for violation of the act.

Bureau May Not Be Taxed

DENVER, June 9.—The Mountain States Inspection Bureau is expected not to be materially affected by the new Colorado service tax law, due to a recent ruling by State Treasurer Bedford in regard to credit bureaus. He held that credit bureaus would not be required to pay a tax on their regular services but would have to pay on those of an extra nature. This interpretation is expected to apply to the inspection bureau.

Burton Resident Adjuster

Tom Burton, formerly St. Louis branch manager United Adjustment Bureau, and previously Denver branch manager for the bureau, has been appointed adjuster for the Rocky Mountain division Fire Companies Adjustment Bureau. He will be resident adjuster in the Worland, Wyo., branch when it is reopened. He has had ten years' experience as an adjuster.

Brokers Name Committeemen

Four members of the governing committee of the Society of Insurance Brokers of San Francisco were reelected at the semi-annual meeting. They are: F. Hohwiesner & Co., Johnson & Higgins of California, Levison Brothers, and Marsh & McLennan-J. B. F. Davis & Son. Four new members were elected

to the committee: Fred Braun Co., B. F. Brisac, Davis & Jeddiss and August W. Virden, to succeed Coldwell, Cornwall & Bankers, Cosgrove & Co., Nichols & Fay and M. Thompson & Co. W. Shepard French was reelected to the arbitration committee with S. M. Kahn to succeed J. M. Ryan of Marsh & McLennan-J. B. F. Davis & Son.

Opens Office at Flagstaff

The Lyle Adjustment Company of Phoenix, Ariz., announces that Thomas H. Lyle has been appointed manager of the Flagstaff office. He is a graduate of Cumberland University Law School and was admitted to the bar in Tennessee in 1923. He has been a staff adjuster at the Lyle headquarters in Phoenix for two years. C. A. Lyle is president.

Pacific Chart Issued

"The Pacific Insurance Chart," issued annually by R. W. Neal is off the press, covering business of 1936. It gives fire and miscellaneous lines written in 1936 by the various companies, segregated according to Pacific Coast business written with loss ratio, and California business with loss ratio. It also arranges the companies according to groups by agencies located in San Francisco, showing the standing of the various agencies in Pacific Coast business. Earlier this year Mr. Neal issued his annual "Casualty Insurance Chart."

Los Angeles Adjusters Meet

The Adjusters Association of Los Angeles held a luncheon-meeting which was marked by large attendance. Hereafter luncheon-meetings will be held regularly each month. President R. F. Atkins, Vice-president George McKay, and Secretary K. H. C. Dunbar are now engaged in a drive to increase membership from the present 53 to 60.

Doolittle with Newport & Co.

C. M. Doolittle has joined the general agency of Newport & Co., Los Angeles. He was formerly superintendent of the automobile department of the Wentz & Erlin general agency and will occupy a similar position with Newport & Co., having charge of office management and automobile special agency work. He has been in insurance work since 1923, starting with Union Automobile.

New Agency in Los Angeles

J. M. McCollum, F. L. Traugher and C. E. Culberson, Jr., former office agents and brokers with the Aetna Casualty, have opened their own office at 1121 Chapman building, Los Angeles.

Insurance Girls to Meet

The Insurance Girls Service Club of Los Angeles will hold its annual banquet June 15 at the Los Angeles Athletic Club.

tion of D. A. Polson as manager. J. T. Harding is assistant manager. It will cover the same territory in New England that was formerly in charge of Simpson, Campbell & Co. James Simpson & Co. are located at 111 Milk street.

Wilson to Be Main Speaker Before New England Agents

W. Owen Wilson, president National Association of Insurance Agents, is announced as the principal speaker for the annual midsummer convention of the New England Associations of Insurance Agents at Bretton Woods in the White Mountains, July 1-3. There will be a meeting of the advisory board the afternoon of the first day, followed by a get-together dinner. A good speaker will be provided for the banquet.

President Frank W. Brodie of Waterbury, Conn., will give his annual address Friday morning after which President Wilson will speak. W. T. Reed, manager of the Washington office of the National association, is expected to be one of the speakers Friday. That afternoon will be devoted to sports, with a concert and dancing in the evening. Saturday morning, at the closing session, there will be an open discussion of the Business Development Office, inland marine insurance and use and occupancy. Earle B. Dane, Providence, R. I., is chairman of the sports committee, and A. B. Gile, Hanover, N. H., in charge of registrations.

New Jersey Proposal to Revise Fire Form Deferred

NEWARK, June 9.—General agents and executives approve the announcement by Leon Rosenthal chairman insurance committee New Jersey Building & Loan League and a member of the firm of Rosenthal & Klein, general agents in this city, that for the present action has been deferred on the proposal to revise the standard fire form in New Jersey. Other national organizations in the financial and insurance field have given considerable thought to the matter and plans are under way to study the matter further with a view of cooperating with other state and national committees concerned with the problem.

The committee and sub-committee, however, have cooperated in an effort to evolve a revised uniform rider or "form" to be used on fire policies covering properties owned or mortgaged by building and loan association. A joint meeting was held by the two committees with L. A. Watson, expert Schedule Rating Office of New Jersey, whose full cooperation has been offered in evolving an approved rider form.

Three Pittsburgh Outings

PITTSBURGH, June 9.—The first of three stag golf tournaments to be held during the summer by the Insurance Club of Pittsburgh, will be held June 14 at the Churchill Valley Golf Club. Robert F. Miller is chairman and Clarence H. Alexander, associate chairman.

The second event will be held at the Stanton Heights Golf Club July 19. On each occasion the committee will be augmented by two members of the club at which the affair is staged.

Form Adirondack Association

Agents of Franklin, Clinton, Essex, Warren and Washington counties in New York organized the Adirondack Association of Insurance Agents at a meeting held at Lake Placid. It has asked the Eastern Underwriters Association to approve its 10 percent brokerage rule, this request having been referred to the E. U. A. brokerage committee for consideration.

Officers are: President W. E. Hefferman, Plattsburg; vice-president, F. H. Green, Saranac; secretary-treasurer, H. F. Morrison, Lake Placid; executive committeeman, Robert Hale, Malone;

H. C. Hapgood, Plattsburg; S. A. Richards, Westport; H. C. Brown, Glens Falls; Raymond Jerrett, Hudson Falls, and the officers.

Agents in Dinner Meeting

A dinner meeting was held by Monmouth County Insurance Agents Association in Asbury Park, N. J., attended by members, special agents and general agents. An entertainment was given. President S. E. Pawley presided.

Hollander Legion Head

NEWARK, June 9.—At a meeting of Newark Post American Legion, S. H. Hollander, well known insurance lawyer and a former head of two insurance companies here, was elected commander.

Employees to Hold Outing

The Firemen's of Newark group employees' association will hold an outing at Lake Hopatcong, N. J., June 16, with an expected attendance of more than 2,000. T. J. Debold is chairman of arrangements.

Fireworks Ban Sustained

NEWARK, June 9.—Federal Judge Forman has denied appeal of the Trenton Fireworks Company, for an injunction against enforcement of the new law forbidding sale, possession and use of any fireworks in the state. The company charged the act was unconstitutional, confiscatory and destructive of property rights. Fireworks displays may be presented only by municipal permission, and then a \$2,500 surety bond must be posted to cover any damages which result.

Universal Has Boston Branch

A branch office of the Universal has been opened at 89 Broad street, Boston. W. G. Street, local agent and broker of Dedham, Mass., will be manager, supervising Massachusetts.

B. D. O. Meet at Milford

MILFORD, MASS., June 9.—Methods of meeting non-stock competition are being discussed by local agents of Milford and Uxbridge at a conference here today with the regional committee of the Business Development Office. Members of the committee scheduled to speak are Special Agents M. C. Cherry, New Hampshire Fire; A. H. Langlois, Niagara Fire; F. L. Powers, Michigan Fire & Marine, and J. W. Chapman, engineer North British & Mercantile.

Lehman Signs Bill

ALBANY, June 9.—Governor Lehman has approved the Piper assembly bill relative to classification, rates, powers, surplus, etc., of cooperative fire companies.

Sprinklers for N. H. Capitol

The New Hampshire legislature has voted an appropriation of \$5,000 for installation of an automatic sprinkler system in the state capitol.

N. J. May Losses Estimated at \$500,000

May fire losses in New Jersey are estimated at \$500,000, one of the largest totals for that month in many years.

Ashmead Addresses Board

John Ashmead, publicity director Phoenix Fire, addressed the Hartford Board at a luncheon. Mr. Ashmead, chairman Hartford chamber of commerce fire prevention committee, spoke about fire safety there.

Miscellaneous Notes

The J. O. Langley agency, Hot Springs, Ark., has filed notice of dissolution.

The Gilmore Insurance Agency, Bartlesville, Okla., has been bought by the First Investment Co., of which J. J. Quinn is manager. The agency was previously owned and operated by J. D. Gilmore and the late George Gilmore, who died recently.

EASTERN STATES ACTIVITIES

New England Change Is Made

Phil S. Keeler Becomes Manager Succeeding W. H. Morris Who Is Retiring from Business

Crum & Forster announce that after 48 years in the fire insurance business, the last 21 as manager of its New England department, W. H. Morris will retire June 30. He intends to spend his time in travel and those pursuits that come to a man of leisure. Phil S. Keeler will become manager. He has spent his entire business life with the Crum & Forster organization and is a home office product. He has had 18 years of underwriting and field experience. He served as state agent in Massachusetts for the last 12 years. John E. Shennett succeeds him in Massachusetts.

New Firm Is Now Organized

James Simpson & Co. Will Succeed Simpson, Campbell & Co., Well Known Boston Agents

Following the retirement of H. T. Campbell of Simpson, Campbell & Co. of Boston, a new firm has been organized to take over the fire business for the metropolitan district under the name of James Simpson & Co. The partners are Joseph Weinberg and Joseph Beal of Weinberg & Beal. James Simpson & Co. will continue at the same location and represent the same companies as formerly. J. T. Simpson, who is 88 years of age and dean of the Boston agents will be associated with the office. The New Amsterdam Casualty continues as a branch office under the direc-

CANADIAN NEWS

Automobile Rate Scale in British Columbia Advances

TORONTO, ONT., June 9.—Following advance in automobile insurance rates in other Canadian jurisdictions earlier this year, the British Columbia Underwriters Association also has made increases, which are on a wide scale because of unfavorable experience in the province. Public liability rates are advanced from 10 percent to as high as 25 percent in one area; collision is up about 20 percent, and passenger coverage is up from \$4 to \$6. Under the new schedule, the premium for a five-point policy on small cars will be \$59.05 compared with \$52.14 formerly. There are also advances on commercial vehicles. In respect to both classes, provision is made for \$75 deductible coverage.

Referring to these changes, the association says: "In the present revision, the important increases are those for public liability and passenger hazard. Even these increases, whatever increase in premium volume they produce, will be insufficient to restore the business of automobile insurance to a basis where an economic balance can be struck between losses and premiums."

Ottawa Survey to Be Made

OTTAWA, ONT., June 9.—The city board of control has decided to have a survey of civic fire insurance made by J. W. Price, assistant manager North America, Toronto. The insurance men of Ottawa had requested that the Canadian Underwriters Association make the survey and stated that the manager of the association would be pleased to do so. The acting mayor, however, said he personally had lost faith in that association because of the refusals to adjust local insurance rates.

There would be no charge for the survey by Mr. Price and it would in no way obligate the city as to the placing of insurance. There would be a readjustment of amounts. On behalf of the Canadian Underwriters Association a request was made for information as to the amount of insurance on each civic building.

Holland with C. U. A.

TORONTO, June 9.—H. B. Holland has been appointed to a casualty executive post in the Canadian Underwriters Association offices here. He was formerly with Oldfield, Kirby & Gardner, Winnipeg, for many years.

Underwriters Exchange in Canada

The Underwriters Exchange of Kansas City has been licensed in Canada. L. D. Payette, Toronto, is chief agent.

MARINE

Barthelmes Gives Address

National Union Marine Secretary Tells Pittsburgh Audience Public Not Interested in Internal Fences

In addressing the fire and casualty conference in Pittsburgh during Pennsylvania Insurance Days, A. W. Barthelmes, marine secretary National Union Fire, declared that the insurance buyer is not interested in the internal divisions of the industry. He is not particularly concerned about the lines of demarcation of writing powers. He looks upon the insurance business as a whole.

Accordingly, according to Mr. Barthelmes, the business should be prepared to supply needed protection, readily, completely and efficiently. With the fire,

marine and casualty facilities, the business is in a position to do so.

Mr. Barthelmes asserted that inland marine is no longer a side line. It has passed beyond the sideline stage. Inland marine premiums last year amounted to \$37,000,000. Many leaders believe that the inland marine business is destined for even more sensational growth.

Mr. Barthelmes contended that the real reason for gain in inland marine is the fact that the underwriter puts forth his best efforts to give the public what it needs in the way of insurance protection, within his authority.

Mr. Barthelmes traced the background of the marine business, discussed some of the lines that are offered and told something about the definition of marine writing powers. At present, he said, 37 states have officially adopted the definition.

Home, N. Y., Marine Changes

C. D. Watson has joined the Chicago office of the Home of New York as marine special agent. He has been with William H. McGee & Co., Chicago. Before that he was a marine special with the North America. He is a graduate of Northwestern University insurance course.

Mr. Watson succeeds D. E. Bopp, who has been with the Home since 1930. He goes to the marine department of Marsh & McLennan.

Refuses to Reopen Case

MILWAUKEE, June 9.—Federal Judge Geiger denied application of the Lethem Smith-Putnam Navigation Company, Chicago, owner of the sand boat "Material Service," for reopening of the suit in admiralty to recover \$162,000 from ten insurance companies on the risk.

Marine Specials Make Change

Two marine department field men in the Chicago western office of the Great American have resigned to take positions elsewhere. Successors have not been appointed, as yet.

A. E. Kissin, who had been with Great American about seven years, has gone with the Switzerland General. He will travel Ohio with headquarters in Columbus under the jurisdiction of General Agent Ralph B. Innis, Inc., Kansas City, that acts as mid-continental managers and attorneys for Switzerland General marine department.

E. W. Voges, who has been with the North America marine department in Chicago about three years, has joined the Great American in Chicago as marine special agent.

Appoint Two Marine Specials

The Northern of London has appointed G. D. Griffith and S. R. Clausen inland marine special agents. Mr. Clausen's territory will be Illinois, Indiana and Wisconsin, while Mr. Griffith will have charge of Ohio and Michigan areas.

Mr. Clausen entered the business 14 years ago in the fire department of the American Eagle. He later was in the automobile department and then went to the inland marine department of the America Fore group, having been a special agent for the past four years. Mr. Griffith has been connected with the inland marine department of the Great American. He is a graduate of the fire insurance course of Northwestern University.

Goes with America Fore

W. L. Chase, marine special agent of the Home of New York in Kansas City, has gone with the Continental of the America Fore group in the Chicago office. He was at one time with the North America.

Mr. Chase was connected with an airline before entering insurance. He joined the North America's marine department as a student in 1929 and later that year became a special agent for

Iowa and Nebraska with headquarters in Omaha.

He traveled Kentucky and Tennessee from 1930 to 1933, with headquarters in Louisville. He has been with the Home of New York at Kansas City since then, with supervision over Iowa, Nebraska, Kansas and western Missouri. He will be marine underwriter at the America Fore office.

Sioux Falls General Agency

SIoux FALLS, S. D., June 9.—A new general agency will be opened in South Dakota by J. E. Cogley under the name of J. E. Cogley, Inc., with headquarters at Sioux Falls, S. D. The general agency will handle fire, casualty and life companies. Mr. Cogley first started in the fire business in South Dakota in March, 1911, with state companies, then with the Home of New York, and in January, 1921, took charge of the Crum & Forster group in Nebraska. Later he connected with the general agency of Morrison & Co. of Omaha covering Nebraska and Iowa. In September, 1931, he returned to Sioux Falls and since then has been covering South Dakota, operating a brokerage and loss adjustment office. The corporation is capitalized at \$15,000. Offices are in the Minnehaha building. He is a brother of the late J. M. Cogley, who had a large general agency here. J. E. Cogley may take over some of the companies.

Praises Agents on Legislation

PITTSBURGH, June 9.—Tribute was paid to agents of Pennsylvania for their work in preventing legislation harmful to insurance during the session of the Pennsylvania legislature just adjourned by R. H. Alexander of the Hoover & Diggs company, Pittsburgh, chairman of the legislative committee Pennsylvania Association of Insurance Agents.

Mr. Alexander lauded the work of W. F. Wingett and J. W. Henry of Pittsburgh; Abe Galland, Wilkes-Barre; W. R. Thomas and W. J. Zwinggi, Logue Brothers & Co., Pittsburgh; Harry Alberts, Stroudsburg; Charles Monk, Philadelphia, and Norman McCulloch of Lancaster.

Mr. Alexander said the high spots included:

1. A compulsory automobile insurance bill that was defeated.

2. Compensation and occupational disease legislation was felt to be justifiable, but the legislature was steered away from too severe an increase in benefits.

3. Rights of inspectors employed by insurance companies were reinstated in legislation aimed to limit elevator inspection to state employees.

4. A bill to extend the present state fire fund to include suretyship and fidelity for state employees was defeated.

Reject Cochrane's Trip Cost

DENVER, June 9.—The Colorado state executive council has refused to authorize an expenditure of \$319 for a projected trip of Commissioner Cochrane to the annual convention of the National Association of Insurance Commissioners in Philadelphia this month. The action was taken despite a letter bearing signatures of six important insurance officials of Colorado pointing out that Mr. Cochrane is a member of the commissioners' executive committee and it was imperative for him to attend. This was the second time the council rejected the expense proposal.

Oklahoma Commissioner Issue

OKLAHOMA CITY, June 9.—In the Democratic primaries next year Insurance Commissioner Jess G. Read, who is secretary of the National Association of Insurance Commissioners, will have an opponent in the way of S. W. Philpott, secretary of the state insurance board. The two men are divided by a wide chasm. Secretary Philpott was publicized during the legislative session when a special committee in a minority report after a long investigation recommended him and a majority report censured his official action. However, Governor Marland after reading the report reappointed Mr. Philpott to office. The insurance commissioner is elected while the other two members of the insurance board are appointed by the governor.

Dates of National Conventions

The National Association of Mutual Insurance Companies will hold its annual convention at the Pantlind hotel, Grand Rapids, Mich., Oct. 4-7. The Federation of Mutual Fire Insurance Companies will hold its annual meeting the same week.

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H. B. Chrissinger,
Managers

R. L. Thiele, Asst. Mgr.
M. E. Bulske, Chief Inspector

Lloyds Course in Illinois Uncertain

(CONTINUED FROM PAGE 3)

If Lloyds should remain, some observers believe the passage of the code will have a sobering influence and will cause Lloyds to pursue their traditional and useful role of making reinsurance books and furnishing protection that American insurers cannot furnish either because of charter or statutory restrictions.

Although attention is focused on the Lloyds situation, the code will have several other noticeable, immediate effects.

Service Charge Is Out

The \$1 service charge that has been collected in Chicago from small buyers of fire insurance is banned under the code.

The basis for the ruling of the insurance department against the issuance of full bankers blanket bonds, all-in-one casualty residence policies, and golfers' combination contracts is removed.

Casualty companies can now write "all householders personal property floater risks." That means at least that they can write the contract known as the personal property floater. If any casualty company operating in New York decides to issue such a contract, it may find itself in collision with the New York department, which holds a New York admitted company may not write elsewhere a line that it is not authorized to write in New York. Casualty companies can't write the personal property floater in New York. For that matter, neither can the fire companies.

Mutual and reciprocal fire companies can write casualty covers and participating casualty companies can write fire.

Fire insurance and automobile insurance are now subject to state rate regulation. What the practical effect will be remains to be seen.

In rate control states, the experience

has been that the wording of the statute does not necessarily indicate the nature of the regulation. The practical application depends upon the attitude of the administration and the agreements that are worked out by the insurance interests and state authorities.

About a year ago under the law, the insurance department ruled that casualty companies were limited in their individual risk acceptances to 10 percent of their capital. That caused some disturbance. The companies had been going on the theory they could write up to 10 percent of surplus to policyholders. In the code, they do have power to assume risks of 10 percent of capital plus surplus.

Cites Hazards of Air Conditioning

(CONTINUED FROM PAGE 3)

school yard. The authorities have been warned but they have rejected any idea of wisdom in connection with the safety of their children, he said. So anxious are the people to get gas out of the ground that they have even tapped below the state house.

"Twinkle" by Pascoe Rutter Is Very Popular Volume

(CONTINUED FROM PAGE 4)

desiring him to recommend "a dutiful and industrious scholar for appointment as an apprentice."

Accordingly Sir Frederick abandoned the cloisters and went into the insurance business on Aug. 7, 1873. His first job was to take a hansom cab and seek to induce two or three shareholders to attend the annual meeting to supply a quorum.

The whole of the cost of publication of "The Twinkle" is being borne by Sir Frederick and the whole of the proceeds

will be given to the Chartered Insurance Institute to be divided by them between the insurance clerks orphanage and the insurance benevolent fund.

Gilbert Kingan, U. S. manager of the London & Lancashire, has undertaken to get for insurance people in this country who desire it, a copy of "The Twinkle" at the price of \$2.

Southeastern Men Conduct Meeting

(CONTINUED FROM PAGE 3)

Wages and commodity prices have risen. These two factors usually run hand in hand. Rentals have increased and property is yielding a fair return on the investment, thereby enabling property owners to make necessary improvements, all of which makes the property more attractive and reduces fire loss.

Gives Data on Losses

Premiums will probably show a small increase, but complete figures are not at hand. The loss ratio as a whole continues satisfactory, but there has been an appreciable increase in losses during the past year. The woodworking class, dwellings, mercantiles and schools have accounted for a substantial portion of the whole. Schools are written generally without coinsurance, and losses in most instances are total to the carrier. Rates are low and lack of proper supervision is responsible for many losses. Plans are now under way to make a careful survey of the school situation, with the ultimate view, through closer cooperation with public authorities, to improve the loss record.

Canadian Supreme Court Upsets Omnibus Decision

The supreme court of Canada has upset the much publicized verdict of a lower court which held the omnibus or additional interests clause of an automobile liability policy unenforceable and has ordered the Canadian Indemnity to pay a judgment rendered against a brother of the assured who was operating the automobile with the assured's permission.

The automobile was owned by Roland Halle of Levis, Quebec, who purchased insurance. He lent the automobile to his brother, Joseph, who injured Louis Bourget. Bourget recovered a

judgment of \$9,000 against Joseph Halle. The company refused to pay the judgment and the two Halles brought suit against Canadian Indemnity.

The lower court dismissed the case, on the theory that the policy insured Roland Halle only, that he had no insurable interest in liability arising out of his brother's negligence and that permitting such indiscriminate protection would be against public policy. The decision attracted considerable comment at the time, on account of the novel theory raised by the trial court.

Insurance men are not surprised at the reversal by the supreme court, the general opinion being that, while the omnibus clause is comparatively new in Canada, it has been used in the United States for many years and has become a settled part of insurance practice. Observers felt, consequently, that a court could hardly fail to take judicial notice of the widespread use of the clause as an offset to an argument that the assured had no insurable interest in the liability of another.

Death of Wesley Graff

WESTFIELD, N. J., June 9.—W. M. Graff, director of the safety engineering division of the National Conservation Bureau, died at his home here. He had been ill for several months, was on leave of absence at the time of his death. An industrial engineer of broad training and experience, Mr. Graff joined the staff of the conservation department of the National Bureau of Casualty & Surety Underwriters in May, 1931, as director of the safety engineering division. Under his direction the division made great strides in working out industrial safety problems for the benefit of industry and insurance alike.

New York Beer Vendors Bond

The Towner Rating Bureau has established an annual premium of \$10 for the \$250 bond required of beer vendors who are licensed in accordance with the new act which was enacted by the New York legislature providing for the licensing of vendors in cities having a population of 1,000,000 or more.

Pa. Claim Men Meet July 10

The Pennsylvania Claim Men's Association will have an interesting meeting July 10, as there will be discussion of the new occupational disease and workmen's compensation legislation.



SALES meetings, conferences, conventions get off to a quick start at Pocono Manor. Isolated from crowds, in its own 3,000-acre estate, the Manor is the first choice today of many leading life, fire and casualty companies.

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ENTERTAINMENT: Motion pictures, card rooms, dancing, table tennis, lectures and concerts. 4,000-volume library.

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Statement December 31, 1936

ASSETS

U. S. Treasury Bonds	\$1,618,037.96
Other Bonds	1,126,384.52
Stocks	144,581.00
Accrued Interest	23,718.47
Cash in Office and Banks	124,993.03
	<u>\$3,037,714.98</u>

LIABILITIES

Voluntary Contingency Reserve	\$ 537,714.98
Statutory Deposit, New York	850,000.00
Net Surplus above Deposit	<u>1,650,000.00</u>
Surplus to Policy Holders	<u>2,500,000.00</u>
	<u>\$3,037,714.98</u>

Bonds and Stocks owned are valued in accordance with the requirements of the New York State Insurance Department and the National Convention of Insurance Commissioners.

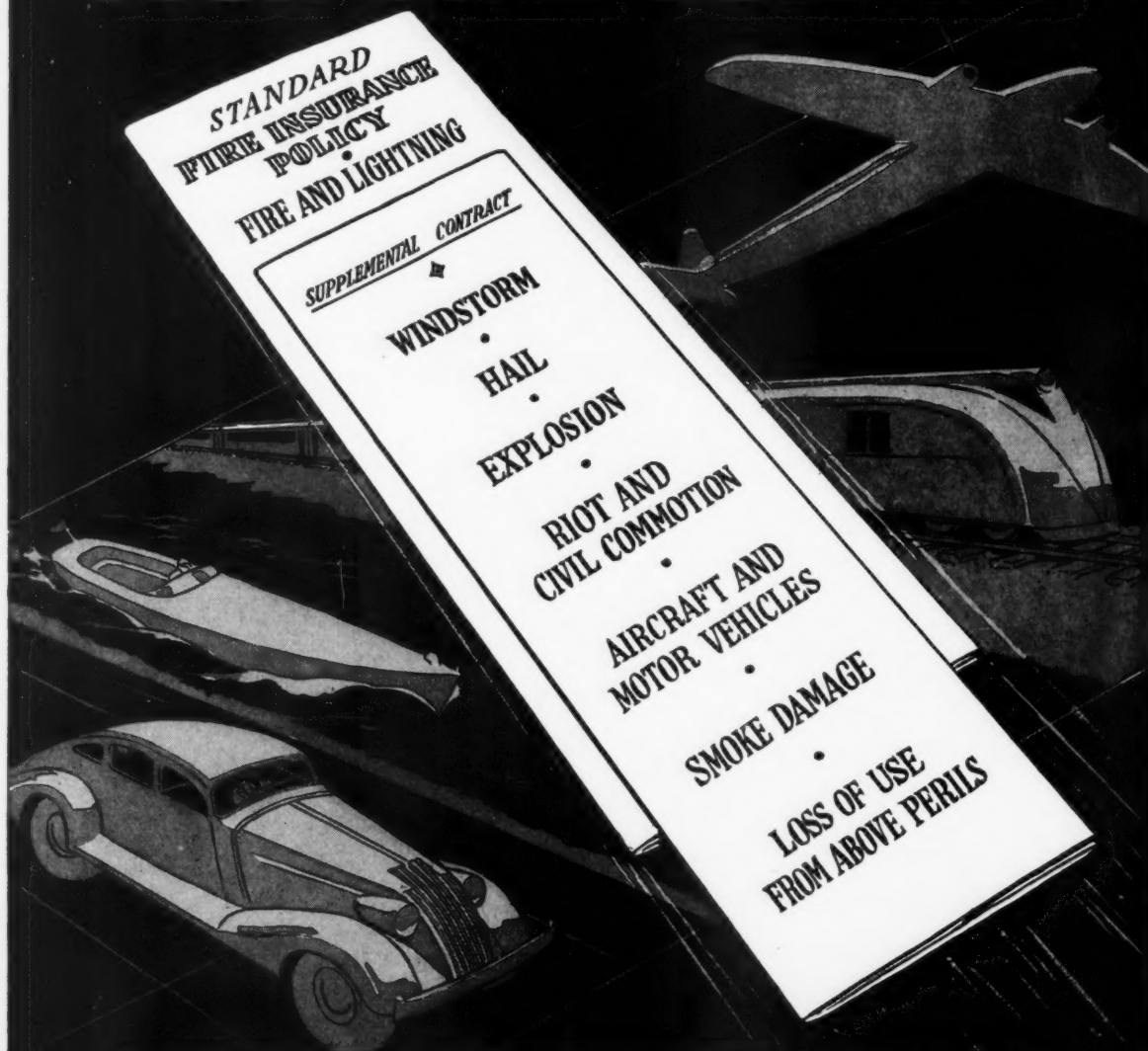
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The Girard Fire & Marine Insurance Co. ORGANIZED 1853
The Mechanics Insurance Co. of Philadelphia " 1854
Superior Fire Insurance Company " 1871
The Metropolitan Casualty Insurance Co. of N.Y. " 1874

Milwaukee Mechanics' Insurance Company ORGANIZED 1852
National-Ben Franklin Fire Insurance Co. " 1866
The Concordia Fire Insurance Co. of Milwaukee " 1870
Commercial Casualty Insurance Company " 1909

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